

# CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

January 11, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Financial Bank  
255 East Fifth Street  
Cincinnati, Ohio

RSSD #165628

Federal Reserve Bank of Cleveland  
P.O. Box 6387  
Cleveland, Ohio 44101-1387

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

<b>TABLE OF CONTENTS</b>			
<b>I.</b>	<b>Institution Rating</b>		
	a.	Overall Rating	1
	b.	Performance Test Ratings Table	1
	c.	Summary of Major Factors Supporting Rating	1
<b>II.</b>	<b>Institution</b>		
	a.	Description of Institution	2
	b.	Scope of Examination	4
	c.	Conclusions with Respect to Performance Tests	9
	d.	Fair Lending or Other Illegal Credit Practices Review	20
<b>III.</b>	<b>Cincinnati OH-KY-IN Multistate Metropolitan Area</b>		
	a.	Multistate Metropolitan Area Rating	22
	b.	Scope of Examination	22
	c.	Description of Institution's Operations	22
	d.	Conclusions with Respect to Performance Tests	29
<b>IV.</b>	<b>Louisville-Jefferson City KY-IN Multistate Metropolitan Area</b>		
	a.	Multistate Metropolitan Area Rating	58
	b.	Scope of Examination	59
	c.	Description of Institution's Operations	58
	d.	Conclusions with Respect to Performance Tests	64
<b>V.</b>	<b>State of Illinois</b>		
	a.	Summary	
		i.	State Rating
		ii.	Scope of Examination
		iii.	Description of Institution's Operations
		iv.	Conclusions with Respect to Performance Tests
	b.	Kankakee IL Metropolitan Area (Full-Scope Review)	
		i.	Description of Institution's Operations
		ii.	Conclusions with Respect to Performance Tests
	c.	Metropolitan and Nonmetropolitan Areas (Limited-Scope Review)	
		-	Danville IL Metropolitan Area
		-	Nonmetropolitan Illinois
		i.	Description of Institution's Operations
		ii.	Conclusions with Respect to Performance Tests
<b>IV.</b>	<b>State of Indiana</b>		
	a.	Summary	
		i.	State Rating
		ii.	Scope of Examination
		iii.	Description of Institution's Operations
		iv.	Conclusions with Respect to Performance Tests
	b.	Indianapolis-Carmel-Anderson IN Metropolitan Area (Full-Scope Review)	
		i.	Description of Institution's Operations
		ii.	Conclusions with Respect to Performance Tests
	c.	Nonmetropolitan Indiana (Full-Scope review)	
		i.	Description of Institution's Operations
		ii.	Conclusions with Respect to Performance Tests
	d.	Metropolitan Areas (Limited-Scope Review)	
		-	Bloomington IN

		-	Columbus IN	177
		-	Gary IN Metropolitan Division	177
		-	Lafayette-West Lafayette IN	177
<b>V.</b>	<b>Commonwealth of Kentucky</b>			
	a.	Summary		
		i.	State Rating	179
		ii.	Scope of Examination	179
	b.	Nonmetropolitan Kentucky (Full-Scope Review)		
		i.	Description of Institution's Operations	180
		ii.	Conclusions with Respect to Performance Tests	184
<b>VI.</b>	<b>State of Ohio</b>			
	a.	Summary		
		i.	State Rating	192
		ii.	Scope of Examination	192
		iii.	Description of Institution's Operations	193
		iv.	Conclusion with Respect to Performance Tests	193
	b.	Dayton OH Metropolitan Area (Full-Scope Review)		
		i.	Description of Institution's Operations	197
		ii.	Conclusions with Respect to Performance Tests	202
	c.	Nonmetropolitan Ohio (Full-Scope Review)		
		i.	Description of Institution's Operations	225
		ii.	Conclusions with Respect to Performance Tests	230
	d.	Metropolitan Areas (Limited-Scope Review) of Columbus, OH, and Lima, OH		
		i.	Description of Institution's Operations	252
		ii.	Conclusions with Respect to Performance Tests	252
<b>VII.</b>	<b>Appendices</b>			
	Appendix A:	Scope of Evaluation Tables		254
	Appendix B:	Summary of Institution and Multistate Metropolitan Area and State Ratings		256
	Appendix C:	Summary of Limited-Scope Reviews		257
	Appendix D:	Assessment Area Maps		258
	Appendix E:	Full-Scope Lending Tables		286
	Appendix F:	Full-Scope Demographic Tables		338
	Appendix G:	Full-Scope Peer Tables		364
	Appendix H:	Limited-Scope Lending Tables		399
	Appendix I:	Limited-Scope Demographic Tables		450
	Appendix J:	Limited-Scope Peer Tables		481
	Appendix K:	Glossary of Terms		516

**INSTITUTION’S CRA RATING**

***INSTITUTION’S CRA RATING: Outstanding***

**PERFORMANCE TEST RATINGS**

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

PERFORMANCE LEVELS	FIRST FINANCIAL BANK PERFORMANCE TESTS		
	Lending Test *	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			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.

**SUMMARY OF MAJOR FACTORS SUPPORTING THE RATINGS**

The major factors supporting the ratings include:

- A good responsiveness to credit needs;
- A high percentage of loans made in the bank’s assessment area;
- A good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the assessment area’s credit needs;
- Makes an excellent level of qualified community development investments and grants;
- Often in a leadership position in providing community development investments and grants;
- Retail delivery systems that are accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking hours that do not vary in a way that inconveniences any portions of the assessment area and banking services that are tailored to convenience and needs of the assessment area; and,
- Provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

### Overview

FFB is a full-service interstate bank and a wholly-owned subsidiary of First Financial Bancorp, a diversified financial holding company. Both entities are headquartered in Cincinnati, Ohio. As of September 30, 2020, FFB reported total assets of \$15.9 billion and total deposits of \$11.8 billion. FFB accounted for 99.9% of the holding company's consolidated assets.

Effective April 1, 2018, FFB expanded its operations and credit markets in the Cincinnati and Dayton markets and entered new markets in Kentucky and Illinois with the acquisition of MainSource Bank (MainSource), headquartered in Greensburg, Indiana. As a result of this acquisition, FFB added Franklin County, Indiana, to its delineated assessment area in the Cincinnati OH-KY-IN MSA, Miami County in the Dayton OH MSA, Warren County in the Lafayette-West Lafayette IN MSA, Darke County in Nonmetropolitan Ohio, and 13 counties in Nonmetropolitan Indiana. FFB also added the Louisville-Jefferson County KY-INMSA, Danville IL MSA, Kankakee IL MSA, Nonmetropolitan Illinois, and Nonmetropolitan Kentucky to its delineated CRA footprint. Lastly, FFB operated one branch office in the Fort Wayne IN MSA until it closed effective December 29, 2017, thereby exiting the Fort Wayne, Indiana market. As a result, performance in the Fort Wayne, Indiana market was not considered in this evaluation.

### Subsidiaries

The First Financial Foundation, a non-profit entity for charitable purposes, offers grants and donations to support local organizations and programs that help low- and moderate-income individual, families, and communities within FFB's CRA footprint. The foundation was created in 2017 and is primarily focused on serving low-income communities, prioritizing neighborhood development, workforce development and education, and culture and the arts. This subsidiary increases FFB's capacity to reinvest in the community through qualified grants and donations.

There are no other subsidiaries that provide mortgage lending or investment qualified Community Reinvestment Act (CRA) activities.

### Assessment Areas

The following summarizes FFB's assessment areas evaluated as part of this CRA performance evaluation:

#### *Multistate*

- Cincinnati OH-KY-IN MSA #17140 (Cincinnati MSA), consisting of Butler, Clermont, Hamilton, and Warren counties in Ohio; Dearborn, Franklin,<sup>1</sup> Ohio, and Union counties in Indiana; and Boone, Campbell, Grant, and Kenton counties in Kentucky (excluding Brown County in Ohio and Bracken, Gallatin, and Pendleton counties in Kentucky)
- Louisville-Jefferson County KY-IN #31140 (Louisville MSA), consisting of Jefferson,

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<sup>1</sup> The Office of Management and Budget (OMB) moved Franklin County, Indiana to the Cincinnati OH-KY-IN MSA in 2018. This change became effective 01/01/2019.

Oldham, Shelby counties in Kentucky; Clark, Floyd, and Harrison counties in Indiana (excluding Bullitt, Henry, and Trimble<sup>2</sup> counties in Kentucky and Scott<sup>2</sup> and Washington counties in Indiana)

### *Illinois*

- Danville IL MSA #19180 (Danville MSA), consisting of Vermillion County
- Kankakee IL MSA #28100 (Kankakee MSA), consisting of Kankakee County
- Nonmetropolitan Illinois, consisting of Iroquois County

### *Indiana*

- Bloomington IN MSA #14020 (Bloomington MSA), consisting of Monroe County (excluding Owen County)
- Columbus IN MSA #18020, consisting of Bartholomew County
- Fort Wayne IN MSA #23060 (Fort Wayne MSA), consisting of Allen County (excluding Wells and Whitley counties)
- Gary IN MD #23844 (Gary MD), consisting of Lake, Newton, and Porter counties (excluding Jasper County)
- Indianapolis-Carmel-Anderson IN MSA #26900 (Indianapolis MSA), consisting of Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Putnam, and Shelby counties
- Lafayette-West Lafayette IN MSA #29200 (Lafayette MSA), consisting of Carroll, Tippecanoe, and Warren<sup>3</sup> counties (excluding Benton County)
- Nonmetropolitan Indiana, consisting of Blackford, Clinton, Crawford, Decatur, Fayette, Franklin,<sup>4</sup> Fulton, Greene, Henry, Jackson, Jay, Jefferson, Jennings, Montgomery, Randolph, Ripley, Rush, Switzerland, Wabash, Warren,<sup>5</sup> and Wayne counties

### *Kentucky*

- Nonmetropolitan Kentucky, consisting of Anderson, Franklin, and Mercer counties

### *Ohio*

- Columbus OH MSA #18140, consisting of Delaware, Fairfield, Franklin, and Licking counties (excluding Hocking, Madison, Morrow, Perry, Pickaway, and Union counties)
- Dayton-Kettering OH MSA #19430<sup>6</sup> (Dayton MSA), consisting of Greene, Miami, and Montgomery counties

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<sup>2</sup> OMB moved Trimble County, Kentucky and Scott County, Indiana out of the MSA in 2018. This change became effective 01/01/2019.

<sup>3</sup> OMB added Warren County to Lafayette-West Lafayette IN MSA in 2018. This change became effective 01/01/2019.

<sup>4</sup> Refer to footnote 1 regarding Franklin County, Indiana.

<sup>5</sup> Refer to footnote 3 regarding Warren County, Indiana.

<sup>6</sup> In July 2018, the OMB made updates to metropolitan statistical area designations that became effective in 2019; the Dayton OH MSA #19380 was renamed the Dayton-Kettering MSA #19430.

- Lima OH MSA #30620 (Lima MSA), consisting of Allen County
- Nonmetropolitan Ohio, consisting of Auglaize, Clinton, Darke, Highland, Mercer, Paulding, Preble, Sandusky, Van Wert, and Williams counties

**Financial Overview**

FFB offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its assessment areas. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, real estate mortgage loans, and credit cards. FFB also offers construction lending and commercial loan products, including real estate loans, specialty lending services, revolving lines of credit, and business credit cards.

The following charts display FFB’s loan portfolio composition as of September 30, 2020:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	9/30/2020		12/31/2019		12/31/2018	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	437,106	4.4%	421,746	4.8%	555,196	6.5%
Secured by One- to Four- Family Dwellings	1,994,707	20.2%	2,001,183	22.6%	1,987,362	23.3%
Other Real Estate: Farmland	106,729	1.1%	135,641	1.5%	163,654	1.9%
Other Real Estate: Multifamily	776,010	7.9%	540,983	6.1%	362,376	4.2%
Other Real Estate: Nonfarm nonresidential	3,388,584	34.3%	3,339,645	37.8%	3,000,540	35.1%
Commercial and Industrial	3,008,547	30.5%	2,236,878	25.3%	2,293,941	26.8%
Loans to Individuals	97,373	1.0%	93,649	1.1%	95,785	1.1%
Agricultural Loans	58,664	0.6%	72,392	0.8%	85,686	1.0%
<i>Total</i>	<i>\$9,867,720</i>	<i>100.00%</i>	<i>\$8,842,117</i>	<i>100.00%</i>	<i>\$8,544,540</i>	<i>100.00%</i>

FFB’s investment portfolio as of September 30, 2020, was \$3.2 billion, which represented 20.0% of total assets. All other securities accounted for 46.4% of investments, while U.S. treasury and agency securities and municipal securities comprised 26.7% and 25.7% of investments, respectively. The remaining 1.3% of investments consisted of interest-bearing bank balances.

No known legal impediments exist that would restrain FFB from meeting the credit needs of its assessment areas.

**Previous Public Evaluation**

FFB’s performance was evaluated using the CRA procedures for large banks. FFB received a “Satisfactory” rating resulting from the February 26, 2018, CRA performance evaluation. The lending test and service test received “High Satisfactory” ratings and the investment test received a “Low Satisfactory” rating.

**SCOPE OF EVALUATION**

FFB’s CRA performance was evaluated using Interagency Large Bank Examination procedures. For the purpose of this evaluation, FFB has 17 delineated CRA assessment areas in Ohio, Indiana, Illinois, and Kentucky; therefore, as a full-service interstate bank, the scope of this evaluation



includes a full-scope evaluation of at least one assessment area in each state where FFB has deposit-taking facilities. The determination of which assessment areas received full-scope versus limited-scope evaluations was based on the following criteria: the volume of Home Mortgage Disclosure Act (HMDA) reportable and CRA small business lending by number of loans and dollar amount as a percentage of overall and statewide lending activity, deposit market share, number of branches, percentage of deposits, percentage of low- and moderate-income geographies, volume of community development activity, and other non-financial considerations. Lastly, assessment areas not subject to full-scope reviews at the previous evaluation were considered to ensure in-depth analyses of all assessment areas with deposit-taking facilities receive full-scope evaluations at some time.

The following assessment areas received full-scope reviews:

- **Multistate:** Cincinnati OH-KY-IN MSA and Louisville-Jefferson County KY-IN MSA
- **Illinois:** Kankakee MSA
- **Indiana:** Indianapolis-Carmel-Anderson MSA and Nonmetropolitan Indiana
- **Kentucky:** Nonmetropolitan Kentucky
- **Ohio:** Dayton MSA and Nonmetropolitan Ohio

Limited-scope reviews were completed for the remaining assessment areas.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in the assessment area, unless otherwise noted. Performance in the Cincinnati MSA received the most weight in this evaluation, because it maintains the highest number of branches and ATMs and has the highest concentration of lending and deposit activity among all assessment areas. Based on this criteria, the Indianapolis MSA received the next-greatest weight, followed by Nonmetropolitan Indiana, the Louisville MSA, the Dayton MSA, Nonmetropolitan Ohio, the Kankakee MSA, and Nonmetropolitan Kentucky, respectively.

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

This evaluation includes an analysis of HMDA- and CRA-reportable loans originated from January 1, 2017, through June 30, 2020. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended HMDA to add new data points. These changes were effective on January 1, 2018, and they included the reporting of home equity lines of credit for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to the breadth of these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018, are separated from loans made before that date. HMDA-reportable home purchase, refinance, home-improvement, and CRA-reportable small business loans are the major lending products reviewed in this evaluation. Because there were at least 500 originated open-end lines of credit secured by a lien on a dwelling in the two prior calendar years, FFB was required to report home equity lines of credit (HELOCs) for HMDA purposes starting in 2018. Due to this change, the volume of HMDA-reportable originated and/or purchased loans increased by 75.5% from 2017 to 2018, with HELOCs being responsible for 39.9% of the total increase. These lines of credit are included in home purchase, refinance, and home improvement loans. In particular,

the total number of home improvement loans increased by nearly 100.0% from 2017 to 2018 due to the inclusion of HELOCs and the total number of refinance loans increased by nearly 83.0% because many HMDA-reportable loans with both a home improvement and refinance purpose were now reported as refinance loans when they would have been reported as home improvement loans under the prior rules. Lastly, due to the acquisition of MainSource, FFB experienced a significant increase (57.0%) in the number of closed-end conventional home purchase loans from 2017 to 2018. MainSource had a larger mortgage loan portfolio than FFB; with assets of \$4.7 billion as of December 31, 2017, MainSource had 2,796 HMDA-reportable originated or purchased loans while FFB, with assets of \$8.9 billion as of December 31, 2017, had 1,330 HMDA-reportable originated or purchased loans.

HMDA-reportable multi-family loans and other purpose loans<sup>7</sup> were not considered in this evaluation due to low lending volumes. FFB did not make any loans with the not applicable purpose,<sup>8</sup> so these loans were not evaluated. Due to limited volumes in the Kankakee and Nonmetropolitan Kentucky assessment areas, HMDA-reportable loan products were combined to conduct a meaningful analysis. HMDA-reportable loan products were also combined in 2017 and 2020 in the Dayton MSA and in 2017 in Nonmetropolitan Ohio. CRA-reportable small farms loans were only considered in the Nonmetropolitan Indiana and Nonmetropolitan Ohio assessment areas. Lastly, other types of consumer loans that can be reported optionally were not included in the analysis.

The volume of CRA-reportable small business loans originated increased by 64.2% from 2019 to June 30, 2020, because FFB facilitated loans through the U.S. government's Paycheck Protection Program (PPP) to help small businesses impacted by the COVID-19 emergency. Between January 1, 2020, through June 30, 2020, FFB originated 6,484 CRA-reportable small business loans totaling \$642.1 million, of which 5,531 (85.3%) totaling \$461.7 million (71.9%) were PPP loans as shown in the following table:

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<sup>7</sup> 2018 HMDA Changes – new loan category: “Other Purpose”

<sup>8</sup> 2018 HMDA Changes – new loan category: “Not Applicable”

<b>Comparison of CRA-Reportable Small Business and PPP Loans (January 1, 2020 - June 30, 2020)</b>				
<b>Assessment Area</b>	<b>Small Business Loans</b>		<b>Small Business PPP Loans</b>	
<b>Full-Scope</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
Cincinnati OH-KY-IN MSA	2,234	\$202,234,000	2,000	\$155,723,000
Louisville-Jefferson County KY-IN MSA	363	\$37,825,000	289	\$24,752,000
Kankakee IL MSA	31	\$2,528,000	23	\$1,520,000
Indianapolis-Carmel-Anderson IN MSA	725	\$85,665,000	587	\$55,920,000
Nonmetropolitan Indiana	889	\$58,579,000	741	\$45,936,000
Nonmetropolitan Kentucky	44	\$1,833,000	38	\$1,576,000
Dayton OH MSA	582	\$67,857,000	501	\$51,276,000
Nonmetropolitan Ohio	257	\$21,154,000	232	\$13,835,000
<b>Limited-Scope</b>				
Danville IL MSA	14	\$891,000	12	\$431,000
Nonmetropolitan Illinois	10	\$269,000	9	\$244,000
Bloomington IN MSA	113	\$13,318,000	97	\$11,132,000
Columbus IN MSA	258	\$33,941,000	223	\$26,684,000
Gary IN MD	481	\$46,531,000	414	\$34,160,000
Lafayette-West Lafayette IN MSA	56	\$1,888,000	50	\$1,475,000
Columbus OH MSA	405	\$66,368,000	295	\$35,872,000
Lima OH MSA	22	\$1,226,000	20	\$1,131,000
<b>TOTAL</b>	<b>6,484</b>	<b>\$642,107,000</b>	<b>5,531</b>	<b>\$461,667,000</b>

Banks were not required to collect revenue data for PPP loans, since the intent of the PPP was to assist small businesses; therefore, these unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency will be taken into account in this evaluation. As a result, the borrower distribution performance to businesses of different sizes in 2020 will not receive much weight, since FFB made a large volume of loans where gross annual revenue information was not available; however, PPP loans will be considered under flexible lending practices.

Community development loans and investments funded between January 1, 2018, and December 31, 2020, were reviewed as part of the lending and investment tests, respectively. Investments with community development as a primary purpose that were funded during a prior evaluation period, but still outstanding as of December 31, 2020, were also considered. Community development services provided between January 1, 2018, and December 21, 2020 were reviewed as part of the service test evaluation.

A summary of the scope of the evaluation is in Appendix A.

### ***Evaluation Analysis***

In addition to meeting the CRA asset-size criteria for large banks (assets of \$1.305 billion or more for both of the prior two calendar years), FFB is also subject to HMDA reporting requirements with the Consumer Financial Protection Bureau (CFPB) and submits CRA loan data to the Federal Reserve Board of Governors annually.

This evaluation of FFB's lending record in individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for demographic data are the U.S. Census Bureau and Dun & Bradstreet.<sup>9</sup> Demographic characteristics of a particular assessment area are useful in analyzing a financial institution's lending record, as they provide a means of estimating loan demand and identifying lending opportunities. To understand small business loan demand, self-reported data on revenue size and geographic location from business entities is collected and published by Dun & Bradstreet. However, the demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with housing and economic conditions information, is used to establish performance context and evaluate FFB accordingly.

Loans are evaluated to determine the lending activity inside and outside FFB's assessment areas. In addition, loans inside the assessment area are evaluated based on the geographic and borrower income distribution for each assessment area. The geographic distribution of HMDA loans is assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans are compared to the percentage of small businesses in each geographic income category.

The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) with the percentage of families in each income category. The distribution of small business loans by borrower income is assessed by comparing the percentage of loans made to businesses in each revenue category (less than or comparable to \$1.0 million and greater than \$1.0 million) to the percentage of total businesses in each revenue category.

FFB's lending performance also was compared to the performance of aggregate lenders in 2017, 2018, and 2019.<sup>10</sup> Aggregate lenders include all lenders required to report HMDA- and CRA-reportable small business lending data in the respective assessment areas. Lending market share is discussed to provide context of where FFB ranks in the respective areas. For retail services, FFB's branch distribution analysis was conducted using Federal Deposit Insurance Corporation (FDIC) data as of June 30, 2019.

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

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<sup>9</sup> Demographic data includes 2010 U.S. Census Bureau, 2015 ACS, and Dun & Bradstreet data, and the most current census data available. American Community Survey (ACS) data is part of the U.S. Census Bureau's Decennial Census Program and is designed to provide more current demographic, social, economic, and housing estimates throughout the decade. <https://dataferrett.census.gov/AboutDatasets/ACS.html>

<sup>10</sup> As of the start of this evaluation, 2020 aggregate lender data was unavailable.

To better understand assessment area community development and credit needs, several sources were used, including publicly accessible data, information submitted by FFB, and plans describing the community development environment in local markets. There were 15 community contact interviews conducted with representatives from affordable housing, economic development, and community and social services operating inside FFB's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which FFB operates and gather information on its performance.

Community contacts identified affordable housing as the area's most critical need, followed by workforce development, access to small dollar loans for small businesses, financial education training, supportive services for struggling individuals and families impacted by the COVID-19 and opioid crises, and higher rates of poverty and unemployment. Lastly, contacts identified several opportunities for bank participation. More detailed information obtained from individual community contacts is included in the Description of the Institution's Operations section for each full-scope assessment area.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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

### **Lending Test**

FFB's performance under the lending test is rated "Outstanding." The lending test is rated "Outstanding" in the Cincinnati and Louisville MSAs and Indiana. The lending test is rated "High Satisfactory" in Ohio and "Low Satisfactory" in Illinois and Kentucky.

While FFB's lending distribution by borrower income and geography is referenced throughout this evaluation, detailed information about HMDA- and CRA-reportable small business loans can be found in Appendices E and G for full-scope assessment areas and Appendices H and J for limited-scope assessment areas. In some assessment areas and product discussions, specific data from these tables is quoted to support relevant points; otherwise, general references are made about performance, and the reader should refer to the appendices for specific data.

### ***Lending Activity***

FFB's lending levels reflect a good responsiveness to the credit needs across its assessment areas, when considering its strategic objectives, economic conditions, and competitive factors. Lending activity is excellent in the Cincinnati and Louisville MSAs, good in Indiana and Ohio, and

adequate in Illinois and Kentucky. No substantial concentration of loans was identified in excluded counties within MSAs in FFB's delineated footprint. FFB also modified existing real-estate secured loans and deferred payments to borrowers and businesses and made extensive use of flexible lending practices.

As shown in the following table, FFB originated more HMDA-related loans by number and dollar amount than small business-related loans; as a result, HMDA-related lending typically had a greater impact on lending ratings. Detailed information about lending activity can be found in the multistate and state sections of this evaluation.

**Assessment Area Concentration**

The following table shows the number and percentage of loans located inside and outside of FFB's assessment areas by loan type in 2017. As indicated below, FFB originated a high percentage of the total loans by volume (84.8%) and by dollar volume (81.4%) to borrowers and businesses in its assessment areas.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	37	100.0	\$4,187	100.0	0	0.0	\$0	0.0
Home Purchase - Conventional	722	92.2	\$141,840	91.0	61	7.8	\$13,954	9.0
Home Purchase - FHA	139	93.3	\$19,546	92.6	10	6.7	\$1,560	7.4
Home Purchase - VA	17	85.0	\$2,789	81.3	3	15.0	\$641	18.7
Multi-Family Housing	16	84.2	\$15,533	66.5	3	15.8	\$7,810	33.5
Refinancing	300	93.2	\$55,670	93.6	22	6.8	\$3,776	6.4
<b>Total HMDA related</b>	<b>1,231</b>	<b>92.6</b>	<b>\$239,565</b>	<b>89.6</b>	<b>99</b>	<b>7.4</b>	<b>\$27,741</b>	<b>10.4</b>
Small Business	1,047	77.5	\$265,516	75.2	304	22.5	\$87,736	24.8
<b>Total Small Bus. related</b>	<b>1,047</b>	<b>77.5</b>	<b>\$265,516</b>	<b>75.2</b>	<b>304</b>	<b>22.5</b>	<b>\$87,736</b>	<b>24.8</b>
Small Farm	33	73.3	\$5,578	81.0	12	26.7	\$1,308	19.0
<b>Total Small Farm related</b>	<b>33</b>	<b>73.3</b>	<b>\$5,578</b>	<b>81.0</b>	<b>12</b>	<b>26.7</b>	<b>\$1,308</b>	<b>19.0</b>
<b>TOTAL LOANS</b>	<b>2,311</b>	<b>84.8</b>	<b>\$510,659</b>	<b>81.4</b>	<b>415</b>	<b>15.2</b>	<b>\$116,785</b>	<b>18.6</b>

Note: Affiliate loans not included

FFB originated 92.6% of HMDA-related loans by volume and 89.6% by dollar amount and 77.5% of small business loans by volume and 75.2% by dollar amount to borrowers and businesses in its assessment areas.

The following table shows the number and percentage of loans located inside and outside of FFB's assessment areas by loan type in 2018-2020. As indicated below, FFB originated a high percentage of the total loans by volume (92.7%) and by dollar volume (86.8%) to borrowers and businesses in its assessment areas.

### Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	2,786	95.9	\$213,648	95.1	119	4.1	\$11,045	4.9
Home Purchase - Conventional	4,968	93.3	\$903,278	90.4	356	6.7	\$96,368	9.6
Home Purchase - FHA	466	93.6	\$68,871	93.7	32	6.4	\$4,597	6.3
Home Purchase - VA	102	91.1	\$22,070	91.2	10	8.9	\$2,116	8.8
Multi-Family Housing	150	90.4	\$304,783	71.5	16	9.6	\$121,776	28.5
Other Purpose Closed-End	363	93.8	\$17,625	82.8	24	6.2	\$3,661	17.2
Other Purpose LOC	2,780	96.8	\$207,866	97.0	92	3.2	\$6,358	3.0
Refinancing	6,615	95.3	\$1,008,823	93.1	326	4.7	\$74,575	6.9
<b>Total HMDA related</b>	<b>18,230</b>	<b>94.9</b>	<b>\$2,746,965</b>	<b>89.6</b>	<b>975</b>	<b>5.1</b>	<b>\$320,495</b>	<b>10.4</b>
Small Business	10,906	89.1	\$1,491,304	82.1	1,329	10.9	\$326,166	17.9
<b>Total Small Bus. related</b>	<b>10,906</b>	<b>89.1</b>	<b>\$1,491,304</b>	<b>82.1</b>	<b>1,329</b>	<b>10.9</b>	<b>\$326,166</b>	<b>17.9</b>
Small Farm	756	92.8	\$83,881	91.1	59	7.2	\$8,166	8.9
<b>Total Small Farm related</b>	<b>756</b>	<b>92.8</b>	<b>\$83,881</b>	<b>91.1</b>	<b>59</b>	<b>7.2</b>	<b>\$8,166</b>	<b>8.9</b>
<b>TOTAL LOANS</b>	<b>29,892</b>	<b>92.7</b>	<b>\$4,322,150</b>	<b>86.8</b>	<b>2,363</b>	<b>7.3</b>	<b>\$654,827</b>	<b>13.2</b>

Note: Affiliate loans not included

FFB originated 94.9% of HMDA-related loans by volume and 89.6% by dollar amount and 89.1% of small business loans by volume and 82.1% by dollar amount to borrowers and businesses in its assessment areas. This data indicates FFB's willingness to originate loans that meet the credit needs of its delineated assessment areas.

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

The overall distribution of loans among borrowers of different income levels and to businesses of different sizes is good. The penetration of loans among borrowers of different income levels is good in the Cincinnati MSA, Indiana, Ohio, Illinois, and Kentucky and adequate in the Louisville MSA. The penetration of loans among businesses of different sizes is good in the Cincinnati and Louisville MSAs and Kentucky and adequate in Indiana, Ohio, and Illinois.

The overall geographic distribution of loans reflects a good penetration throughout the assessment area. The geographic distribution is good in the Cincinnati and Louisville MSAs, Indiana, Ohio, and Illinois with moderate lending gaps and adequate in Kentucky with limited lending gaps. No conspicuous gaps in lending activity by income category were identified. Lastly, FFB is considered responsive to the credit needs of low-income individuals and areas, very small businesses, and commensurate with deposit activity.

HMDA- and CRA-reportable lending analyses in each assessment area are discussed in detail later in this evaluation.

### *Community Development Loans*

FFB is a leader in making community development loans during the evaluation period. FFB originated or renewed 184 community development loans totaling approximately \$407.9 million,

representing approximately a 55.0% increase since the previous evaluation. This volume of community development lending is considered excellent given the size and presence of the institution in its assessment areas and the number of community development lending opportunities. FFB’s responsiveness to community development needs at the assessment area level is also excellent. The following table reflects the total number community development loans by purpose, number, and dollar amount.

<b>Purpose of CD Loan</b>	<b>#</b>	<b>\$</b>
Affordable Housing	85	\$65,872,365
Economic Development	37	\$136,531,597
Services to LMI Individuals	36	\$80,251,475
Revitalization/Stabilization	26	\$125,306,455
<b>Total</b>	<b>184</b>	<b>\$407,961,892</b>

The largest volume of community development loans was in the Cincinnati MSA. During the evaluation period, FFB originated or renewed loans totaling \$138.0 million, representing 33.8% of FFB’s total community development lending by dollar amount. The second-largest volume of community development loans was in Indiana with \$102.8 million, representing 25.2% of total loans. The third-largest volume of community development loans was in Ohio with \$112.7 million, representing 27.6% of total loans, followed by the Louisville MSA and Illinois, representing 10.3% and 3.0%, respectively, of total community development loans by dollar amount. As a result, FFB is considered to a leader in making community development loans in the Cincinnati and Louisville MSAs, Indiana, and Ohio and makes a relatively high level of community development loans in Illinois. FFB made no community development loans in Kentucky during the evaluation period.

Consideration was also given to several qualified community development loans that benefited counties within Illinois and Indiana, but outside FFB’s delineated assessment areas. Refer to the respective Conclusions with Respect to Performance Tests sections of this evaluation for more details.

More information on individual community development loans can be found in the full-scope assessment area sections of this evaluation.

***Flexible Lending Practices***<sup>11</sup>

FFB makes extensive use of flexible lending practices in serving the credit needs of borrowers in low- and moderate-income geographies and low- and moderate-income borrowers throughout its assessment area. These programs primarily are designed to assist first-time homebuyers with needed down payment or closing costs or small businesses with access to capital.

- Community Housing Affordable Mortgage Program (CHAMP) – Program offers flexible underwriting guidelines and provides access to mortgage credit for renovation of homes purchased or refinanced in need of repairs. CHAMP loans feature a 95.0% loan-to-value (LTV) with no private mortgage insurance (PMI), which can significantly lower the monthly required

<sup>11</sup> Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily negatively impact the bank’s performance. These activities are largely used to augment consideration given to an institution’s performance under the quantitative criteria.



payment for borrowers. This loan program has been shown to particularly benefit borrowers purchasing homes in low- and moderate-income communities.

- Community Builder 30 Mortgage Loan – Loan designed to provide options for homebuyers who have a limited credit history, limited income, or are looking to purchase a home in a low- or moderate-income area. This loan also provides grant funding for down payment assistance up to \$7,500.
- Dream Builder Mortgage Loan – Program is designed for homebuyers with limited income. The loan provides grant funding for down payment assistance in the amount of 2.0% of the loan value, up to \$3,000.
- fIRST Quick Loan – Loan is an unsecured, small-dollar loan program designed to provide flexible underwriting and funding for short-term needs. This program was rolled out during the COVID-19 pandemic to meet the needs of FFB employees and was subsequently made available to FFB clients.
- Federal Home Loan Bank (FHLB) of Cincinnati Welcome Home Program – FFB leveraged many of the affordable housing programs made available to FHLB member institutions. FFB facilitated several Zero Interest Fund (ZIF) loans, whose funds are being used to promote housing and economic development and facilitated Affordable Housing Program (AHP) grants to fund several affordable housing projects across FFB’s delineated assessment areas.
- Home Renovation Loan (HRL) – Product is designed to provide secured and unsecured loans up to \$50,000 to low- and moderate-income customers for home improvement projects.
- Microloan Program – During this evaluation period, FFB increased focus on its microloan program in response to a need raised by local community partners to establish programs that provide small-dollar funding (\$5,000 to \$10,000) with flexible underwriting criteria to small business owners who may not qualify for traditional commercial loan financing. The micro lending program meets a niche segment for early stage businesses that typically have small-dollar capital needs. The connection to a community partner that collaborates with the bank to provide connections to business planning and financial education helps the business clients succeed. FFB also offers a small business line of credit through its retail banking centers and business banking to meet the credit needs of established businesses through a simplified underwriting and delivery model. Program is designed to provide loans to small businesses in Ohio, Indiana, and Kentucky. For example, FFB worked with MORTAR, a nonprofit agency, which works with minority entrepreneurs to give them access to the resources they need to start and run successful businesses. FFB used its microloan program to help MORTAR create a fund to support Cincinnati-based startup businesses with capital. This fund allows MORTAR to increase the loan amount or override FFB’s credit underwriting decision by depositing grant funds at FFB to use as a loan loss reserve. As a result, MORTAR is able to provide microloans up to \$50,000 and extend credit to minority entrepreneurs with extremely challenging credit.

- Small Business Administration (SBA) – FFB is an active SBA lender, as of March 2021,<sup>12</sup> FFB was ranked ninth out of 20 of the most active SBA 7(a) loan program lenders in Ohio and ninth out of 15 in Indiana. The 7(a) program is the SBA’s most common loan program, offering funds to small businesses with flexible repayment terms for multiple purposes.
- Steering for Success (SFS)<sup>13</sup> – SFS is an automobile loan to provide individuals completing an approved financial education and credit repair program access to flexible underwriting and supportive services from community partner, LifeSpan, to purchase a reliable vehicle and access affordable care insurance and car maintenance services.

Use of these products in serving low- and moderate-income individuals and in low- and moderate-income areas was considered when there was sufficient volume. Several community contacts noted affordable housing as a significant need across FFB’s CRA footprint. PPP loans also received consideration under flexible lending practices. Use of these products and facilitation of loans through the PPP enhanced FFB’s overall lending test performance.

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

### **Investment Test**

FFB’s performance under the investment test is rated “Outstanding.” The investment test is rated “Outstanding” in the Cincinnati MSA and states of Indiana and Ohio. The investment test is rated “High Satisfactory” in the Louisville MSA, “Low Satisfactory” in Illinois, and “Needs to Improve” in Kentucky.

FFB makes an excellent level of qualified community development investments and donations, particularly those not routinely provided by private investors, and is often in a leadership position. Throughout its delineated footprint, FFB holds 92 qualified community development investments worth approximately \$420.7 million and obtained 44 new investments worth approximately \$138.5 million, representing 32.9% of total investments. FFB also holds 48 outstanding investments with a current book value of approximately \$266.3 million, which represents 63.3% of total investments. The remaining \$16.1 million is comprised of the unfunded legally binding commitments of some small business investment companies.

The following table reflects the total number of qualified community development investments by purpose, number, and dollar amount:

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<sup>12</sup> Most Active SBA Lenders in Ohio: <https://www.sbalenders.com/top-sba-lenders-ohio/> and Most Active SBA Lenders in Indiana: <https://www.sbalenders.com/top-sba-lenders-indiana/>

<sup>13</sup> Refer to Cincinnati Multistate MSA’s Lending Test / Community Development Loans for details regarding Steering for Success.

<b>Purpose of CD Investment</b>	<b>#</b>	<b>\$</b>
Affordable Housing	66	\$344,383,326
Economic Development	19	\$47,367,432
Services to LMI Individuals	5	\$22,250,000
Revitalization/Stabilization	2	\$6,774,534
<b>Total*</b>	<b>92</b>	<b>\$420,775,292</b>

*\*total includes qualified investments made at the institution level*

Approximately 94.0% of FFB’s qualified investments (not including donations) directly benefited FFB’s assessment areas or a broader statewide or regional area that included its assessment areas. FFB also made approximately \$23.5 million in investments at the institutional level that benefited its entire footprint. These investments included equity investments in Community Development Financial Institutions (CDFIs) and investments in Small Business Investment Companies (SBICs) funds to help provide access to venture and private equity capital for small businesses across FFB’s CRA footprint.

The majority of FFB’s qualified investments by dollar and number supported affordable housing initiatives primarily through Low-Income Housing Tax Credits (LIHTCs) and mortgage-backed securities. Completed tax credit housing projects provide valuable affordable housing units and wraparound services and/or amenities for veterans, the elderly, and low- to moderate-income families and individuals. In addition, FFB invested in several New Market Tax Credits (NMTCs) and Historic Tax Credits (HTCs) that help incentivize businesses and real estate investment in low-income and impoverished communities and foster job creation. Community contacts stressed the critical need for all aspects of affordable housing, economic development and revitalization, and access to capital for small businesses. As a result, these qualified investments exhibit an excellent responsiveness to credit and community development needs in the Cincinnati MSA, Indiana, and Ohio; a good responsiveness in the Louisville MSA; an adequate responsiveness in Illinois; and a poor responsiveness in Kentucky.

FFB made 592 qualified donations totaling \$6.3 million during the evaluation period. Of the total donations, FFB made an excellent level of donations across all assessment areas totaling \$6.0 million. Community development grants and charitable contributions are primarily made through FFB and FFB’s Foundation, a charitable trust funded by FFB to provide funding for community development and other charitable purposes throughout FFB’s assessment areas. FFB partners with a wide array of organizations and non-profits to fund outreach activities, affordable housing, educational programs, and initiatives aimed at responding to community needs, improving the financial stability of individuals and families, and revitalizing underserved communities. Also, consideration was given to qualified donations in response to the COVID-19 emergency. The following table reflects the total number community development donations by purpose, number, and dollar amount.

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	357	\$4,282,226
Affordable Housing	117	\$576,131
Economic Development	88	\$1,097,845
Revitalization/Stabilization	30	\$306,645
<b>Total*</b>	<b>592</b>	<b>\$6,262,847</b>

*\*total includes donations made at the institution and statewide levels*

Consideration was given to eight donations totaling \$209,500 that benefited FFB’s entire footprint at a broader institutional level. There were six donations totaling \$201,500 made to the National Community Reinvestment Coalition, which supports Community Agreements to encourage banks to “promise” funding for community development activities in communities within their footprints and two donations totaling \$5,500 were made to the Local Initiatives Support Corporation (LISC), which serves as an intermediary connects community organizations to public and private resources to help resolve challenges in underserved communities.

Lastly, FFB is an impact investor in several LIHTC funds with Ohio Capital Corporation for Housing’s (OCCH) CDFI subsidiary and CREA (for-profit development syndicator of LIHTC projects), where a portion (25 basis points) are deducted from FFB’s investment yield and held in reserve by OCCH and CREA for donations in FFB’s name to community organizations within the bank’s delineated CRA footprint.

<b>Purpose of Impact Donation</b>	<b># Donations</b>	<b>\$</b>	<b># Organizations</b>
Services to LMI Individuals	16	\$156,530	13
Affordable Housing	8	\$64,000	7
Economic Development	6	\$62,500	6
Revitalization/Stabilization	3	\$29,500	3
<b>Total</b>	<b>33</b>	<b>\$312,530</b>	<b>29</b>

FFB mostly selected community organizations it already has existing relationships with as recipients of these impact donations. By dollar amount, 57.3% of impact donations were made in the Cincinnati MSA, 25.8% in Indiana, 9.2% in the Louisville MSA, and 7.7% in Ohio. Impact donations are not included in FFB’s overall qualified investments and donations totals in this evaluation. Impact donations are considered to be responsive to credit and community development needs in the combined assessment areas.

Refer to the respective Conclusions with Respect to Performance Tests sections for more details regarding the qualified community development investments and donations that benefited a broader statewide or regional area in Indiana and Ohio.

More information detailing specific investments and contributions can be found in the full-scope assessment area sections of this evaluation.

**Service Test**

FFB’s performance under the service test is rated “High Satisfactory.” The service test is rated “Outstanding” in the Cincinnati MSA and Indiana. The service test is rated “High Satisfactory” in the Louisville MSA and Illinois, “Low Satisfactory” in Ohio, and “Needs to Improve” in Kentucky.

***Retail Services***

FFB has 144 branch offices and 178 full-service ATMs. Retail delivery systems are accessible to FFB’s geographies and individuals of different income levels across its assessment areas. Of FFB’s total branches, 27.1% serve low- and moderate-income geographies compared to 34.8% of low-

and moderate-income census tracts and 28.7% of households and 24.8% of businesses in those tracts. During the evaluation period, FFB opened 73 branches (61 branches were acquired in 2018 as a result of the MainSource acquisition) and closed 50 branches. In most cases, services at closed branches were consolidated (e.g., 43 branches were consolidated, five branches were relocated) with those of exiting nearby branches, while one branch closure resulted in FFB exiting the market in Fort Wayne, Indiana. A specific listing of opened or closed branch offices can be found in the bank’s CRA public file. FFB’s record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low- and moderate-income individuals.

Overall, the distribution of FFB’s branches was less than the percentage of households and greater than total businesses in these geographies. The distribution of FFB’s branches and ATMs as of June 30, 2019, is shown in the following table.

		Geographic Distribution of Branches and ATMs																Analysis Year: 2020					
Exam: First Financial Bank 2021 Assessment Area(s): 2020 All		BRANCHES							ATMS							DEMOGRAPHICS*							
Tract Income Levels		Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only				Census Tracts		Households	Total Businesses		
		#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	9	6.3%	4	1	9	8	8	Total	13	7.2%	13	7.3%	2	1	0	0.0%	0	0				
	DTO	0		0	0	0			Stand Alone	2		2		0	0	0	0.0%	0	0	298	12.7%	8.5%	7.1%
	LS	0		0	0	0																	
Moderate	Total	30	20.8%	16	14	28	26	28	Total	41	22.7%	41	23.0%	6	18	0	0.0%	0	1				
	DTO	1		0	1	1			Stand Alone	3		3		0	3	0	0.0%	0	0	517	22.1%	20.2%	17.7%
	LS	0		1	0																		
Middle	Total	64	44.4%	35	21	58	53	59	Total	77	42.5%	76	42.7%	4	26	1	25.0%	0	0				
	DTO	1		1	0	1			Stand Alone	9		8		1	5	1	25.0%	0	0	908	38.8%	40.8%	37.2%
	LS	1		0	1																		
Upper	Total	40	27.8%	17	12	37	34	29	Total	48	26.8%	47	26.4%	3	19	2	50.0%	0	5				
	DTO	0		0	0	0			Stand Alone	6		6		0	5	0	50.0%	0	5	695	29.7%	30.3%	37.2%
	LS	0		0	0	0																	
Unknown	Total	1	0.7%	1	2	1	1	1	Total	2	1.1%	1	0.6%	1	3	1	25.0%	1	0				
	DTO	0		0	0	0			Stand Alone	0		0		0	0	0	0.0%	0	0	25	1.1%	0.2%	0.8%
	LS	0		0	0	0																	
Totals	Total	144	100.0%	73	80	133	122	125	Total	181	100.0%	178	100.0%	16	67	4	100.0%	1	6				
	DTO	2		1	1	2			Stand Alone	20		19		1	13	1	100.0%	0	5	2,342	100.0%	100.0%	100.0%
	LS	1		1	1																		

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Based on 2015 census data  
 \*\*Acquired branches  
 \*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
 LPOs not included in totals.

Banking hours do not vary or inconvenience any portion of FFB’s assessment areas. Banking centers are generally open six days a week and provide lobby services full days Monday through Friday (9:00 a.m. to 5:00 p.m.) and half-days on Saturday (9:00 a.m. – noon). Additionally, 122 of FFB’s offices offer extended hours until 6:00 p.m. at least one day during the week and 125 offices have weekend hours.

FFB used non-branch delivery systems to supplement its branch and ATM networks. Non-branch delivery systems primarily consist of the bank’s web site, [bankatfirst.com](http://bankatfirst.com), and mobile banking applications that allow for standard online banking capabilities (mobile app, security alerts/notifications, bill pay, deposits, loan and deposit account opening, person-to-person pay, Apple Pay, Samsung Pay, and Android Pay). The percentage of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) was also considered when evaluating the accessibility of FFB’s delivery systems.

FFB has seen an upward trend in digital banking enrollment in the last year, especially in mobile banking and remote deposits. Consumer digital enrollments have increased 10.8% year-over-year, with unique mobile logins increasing 5.1% and mobile deposits increasing 37.0%. Digital deposit

account openings also increased during the same timeframe by 482.5%. Lastly, person-to-person pay increased 24.9% in the last year. FFB also offers 24-hour telephone banking that provides customers with deposit and loan account information and funds transfer and loan payment capabilities. Self-service telephone banking calls increased 12.9% for the year. The website, mobile banking, and telephone banking services are available to all bank customers regardless of location or income.

In addition to the increase in digital banking enrollment and usage, FFB also saw an increase in ATM usage and a significant increase in Interactive Teller Machine (ITM) video teller usage during the COVID-19 pandemic. ITMs are interactive ATMs that allow the customer to speak with a centralized teller, if needed. ITMs operate Monday through Friday from 8am – 8pm and convert to ATMs outside that timeframe. ATM deposit transactions increased 15.0% by volume and 33.0% by dollar amount, while ITM cash withdrawal amounts increased 233.0% and deposit amounts increased 172.0%. To keep up with increased consumer demand, FFB added five new ITMs for a total of 39 ITMs; 18 (46.2%) are in low- or moderate-income tracts and two (5.1%) are in majority-minority tracts.

Based on FFB's annual community needs assessments and ongoing interactions with community stakeholders, FFB has developed the following specialized deposit products to help meet the increasing needs of low- and moderate-income individuals and communities. The geographic distribution of new accounts originated through these specialized deposit programs was considered when evaluating the reasonableness of services in meeting assessment area needs.

- BackPocket Prepaid Card – provides a low-cost alternative to other prepaid card programs for unbanked and underbanked populations so they have access to banking services without the reliance on high-cost alternatives (i.e., payday lenders).
- fIRST Safe Checking – provides options to meet the needs of underserved clients with challenging banking histories. fIRST Safe is a full-service checking account with a low service fee charge (\$3/month). The accounts are available with the referral of community partners to clients who have successfully completed an approved financial education program.
- fIRST Paired Savings – provides qualified participants with help to achieve their savings goals. Qualified participants working with a partnering community organization will make regular deposits into this account and may receive a matched deposit from the organization. Qualified participants can save for any purpose consistent with the partnering community organization's mission, usually with a focus on workforce development.
- Individual Development Account (IDA) – provides a special savings account designed to help low-income families save towards homeownership, post-secondary education, and small business ownership. FFB offers IDAs through certified Nonprofit Organizations (NPO).
- Credit Achiever Program – assists clients in establishing or rebuilding credit through the purchase of an interest-bearing deposit product (\$500 - \$3,000) and saving money. The loan proceeds are placed in a deposit account and the client makes loan payments over time. The payment history is reported to the credit bureau. At the end of the term, the client has access to the balance in the savings account or certificate of deposit (CD). FFB's Credit Achiever program received honorable mention for economic inclusion from the American Banker

Association in 2017 and was a candidate for the Consumer Banker Association (CBA) Joe Belew award in 2020.

Lastly, in response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. When there was sufficient volume, the geographic distribution of fee waivers received consideration in meeting assessment area needs.

More information on specialized deposit programs and fee waivers can be found in the full-scope assessment area sections of this evaluation.

***Community Development Services***

FFB is a leader in providing community development services throughout its assessment areas. During the evaluation period, 399 employees engaged in 2,573 community development service activities totaling 6,380 hours, supporting 141 different organizations. FFB is a leader in providing community development services in the Cincinnati MSA and state of Indiana. FFB provides a relatively high level of community development services in the Louisville MSA and state of Illinois. FFB provides an adequate level of community development services in Ohio and few, if any, in Kentucky.

The following table provides a breakdown of community development services by purpose, number, and hours. FFB employees had extensive involvement with organizations and activities that promote or facilitate community services targeted to low- and moderate-income individuals, economic development by financing small businesses, affordable housing to low- and moderate-income individuals, and, to a lesser extent, revitalization/stabilization of low- and moderate-income areas.

<b>Purpose of CD Service</b>	<b># Services</b>	<b># Hours</b>
Services to LMI Individuals	1,640	4,560
Economic Development	524	998
Affordable Housing	355	729
Revitalization/Stabilization	54	93
<b>Total</b>	<b>2,573</b>	<b>6,380</b>

Community contacts indicated the critical need for all aspects of affordable housing and opportunities for financial institutions to provide access to capital to small businesses, workforce development, and social services targeted to low- and moderate-income individuals, particularly those impacted by the opioid crisis and the COVID-19 pandemic. Most community development services provided by FFB employees addressed these needs. As a result, community development services are considered responsive to available service opportunities.

The variety of community development services, the impact and responsiveness to community development needs in various individual assessment areas, and the number of organizations and individuals that benefited were the primary factors supporting the overall rating. Consideration was given to a community development service that benefited FFB’s entire footprint at a broader institutional level. An employee engaged in 27 hours of service as a board member of LISC and provided financial expertise on several advisory and steering committees.

Community development services included, but were not limited to, the following:

Board and Committee Memberships (55.8% of total service hours) – FFB officers and managers provided financial expertise through their involvement with community development organizations throughout the assessment areas by serving as board directors, loan committee members, or treasurers.

Technical Assistance (31.3% of total service hours) – FFB’s employees provided technical assistance to community development and non-profit organizations. Technical assistance included fund raising, accounting and bookkeeping, applying for government grants, volunteer income tax assistance, and reviewing loan application requests.

Financial Education (12.9% of total service hours) – FFB offers the following financial workshops:

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

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

Pursuant to the Dodd-Frank Act, the Consumer Financial Protection Bureau (CFPB) has examination and enforcement authority over insured depository institutions with total assets of more than \$10.0 billion, including First Financial, when assessing compliance with the requirements of many federal consumer protection laws. The Federal Reserve, however, retains responsibility for certain consumer protection laws and regulations and CRA. Pursuant to 12 CFR §228.28(c), a state member bank’s CRA performance is adversely affected, by evidence of discriminatory or other illegal credit practices in any geography by FFB, or in any assessment area by any affiliate whose loans have been considered as part of FFB’s lending performance in connection with any type of lending activity described in §228.22(a). As part of the CRA evaluation process for state member banks with assets of more than \$10.0 billion, the Federal Reserve considers information from the CFPB. The Federal Reserve also may consider information from other federal agencies that have enforcement responsibilities, such as the U.S. Department of Justice and the U.S. Department of Housing and Urban Development. The CRA evaluation and ratings process includes information that is public in addition to information that is made available to the Federal Reserve on a confidential basis.

The Federal Reserve Bank of Cleveland does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to FFB. In determining this institution’s overall CRA rating, the Federal Reserve has



considered information that was made available on a confidential basis during its consultations and has considered this information in conjunction with the factors in 12 CFR §228.28(c)(2) and thereby determined that an adjustment to the CRA Performance Evaluation rating is not warranted.

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

**CRA RATING for Cincinnati OH-KY-IN MSA #17140: Outstanding**

**The lending test is rated: Outstanding**

**The investment test is rated: Outstanding**

**The service test is rated: Outstanding**

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the assessment area's credit needs;
- An excellent level of qualified community development investments and grants;
- Often in a leadership position in providing community development investments and grants;
- Retail delivery systems that are accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has improved the accessibility of delivery systems;
- Banking hours that do not vary in a way that inconveniences any portions of the assessment areas and banking services that are tailored to convenience and needs of its assessment area, particularly low- and moderate-income geographies; and,
- A leader in providing community development services.

**SCOPE OF EVALUATION**

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

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

The Cincinnati MSA consists of Dearborn, Franklin, Ohio, and Union counties in Indiana; Boone, Campbell, Kenton, and Grant counties in Kentucky; and Butler, Clermont, Hamilton, and Warren counties in Ohio. FFB added Union County in Indiana, Grant County in Kentucky, and Clermont County in Ohio to this assessment area in July 2017. In 2019, the Office of Management and

Budget (OMB) revised delineations of federal statistical areas based on U.S. Census population estimates. As a result, Franklin County in Indiana was removed from Nonmetropolitan Indiana and added to the Cincinnati MSA. FFB’s delineated assessment area excludes Bracken, Gallatin, and Pendleton counties in Kentucky and Brown County in Ohio. Also, in 2019, there were changes to median family income (MFI) levels based on changes in U.S. Census data. The table below shows the composition of the census tracts within the assessment area during the evaluation period.

Tract Income Level	2017/2018	2019-2020
	Number of Tracts	Number of Tracts
Low	65	63
Moderate	107	105
Middle	181	185
Upper	119	124
Unknown	9	9
<b>Total</b>	<b>481</b>	<b>486</b>

Between 2017-2018 and 2019-2020, this assessment area lost two low- and two moderate-income census tracts and gained four middle- and five upper-income census tracts.

As of June 30, 2019, the FDIC market share report ranks FFB fourth among 62 institutions serving the Cincinnati MSA with 2.8% market share. This is substantially lower than the two largest market holders, U.S. Bank N.A. and Fifth Third Bank N.A., which hold 52.5% and 26.6% of the market, respectively. FFB competes with 59 financial institutions for the remaining 20.9% market share in the MSA, indicating a largely fragmented and competitive banking environment.

The 2019 HMDA peer market data indicates that FFB ranks ninth of the 599 HMDA reporters in the assessment area, having made 2,189 loans. Such performance places FFB within the top 2.0% among lenders the likes of Fifth Third Bank N.A. (6,396 loans), U.S. Bank N.A. (4,620 loans), Wells Fargo Bank N.A. (3,165 loans), and Quicken Loans LLC (2,580 loans). Only the top ten lenders in the assessment area surpassed 2,000 HMDA loans in 2019. FFB was ranked 50<sup>th</sup> in 2017 and rose to 11<sup>th</sup> in 2018, which was helped by its acquisition of MainSource, ranked 41<sup>st</sup> in 2017.

FFB also ranks 12<sup>th</sup> of the 144 CRA reporters serving the assessment area in 2019, having made 639 loans, with the top eleven CRA reporters consisting of notably larger national banks, including American Express N.B., JPMorgan Chase N.A., and U.S. Bank N.A. FFB’s rankings among CRA reporters in 2019 is a slight improvement from 2018 and 2017, where FFB was ranked 14<sup>th</sup> each year.

**Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area’s credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from an economic development agency, who stated there is generally a lack of support for entrepreneurs from large financial institutions and area entrepreneurs tend to receive assistance from smaller community banks and credit unions. The contact believes more access to capital is needed to help fund community development projects, such as rehabilitation of dilapidated housing stock and

commercial buildings. Additionally, the contact noted that small business owners need access to small dollar working capital loans in order to retain or expand their businesses. Due to the COVID-19 emergency, the contact's agency experienced significant demand from area business owners for help in obtaining Paycheck Protection Program (PPP) loans. The contact observed that community banks and other local organizations provided more assistance to these business owners more often than large national financial institutions. The contact also noted that during the COVID-19 emergency, small businesses needed to shift to digital tools to conduct business and enable them to continue to serve their customers and community. This was a significant change to the established ways of working and an unanticipated expense having to upgrade insufficient technologies (i.e., outdated software/systems, data security, digital payment channels, digital IDs, etc.)

The second interview was with a representative from an affordable housing agency. The contact explained while the neighborhood is experiencing revitalization, it is also experiencing gentrification. As a result, affordable housing is a significant need in the community; the area's Section 8 housing choice voucher program has over 1,000 families needing assistance with wait lists of two to three years. The housing choice voucher program is the federal government's major program for very low-income families to afford decent housing in the private market. The contact stated that there appears to be little incentive for landlords to offer affordable rates when they can get market rates in higher-rent areas. The contact also stated there is a need for banks to provide credit counseling and financial literacy training to low- and moderate-income individuals to educate them about alternatives to payday lenders and the importance of improving credit scores, reducing debt, and saving for the future. Banks need to promote products that are attractive to this demographic (i.e., no-fee checking accounts and matched savings accounts, low-interest credit cards, etc.). The contact also indicated that lower-income individuals require reliable transportation. While the area has regional transit, it does not serve all areas of the county. As smaller banks are acquired by larger financial institutions, branches located in lower-income communities may be closed or relocated and no longer accessible via public transportation. As a result, it can be challenging for people in these communities to conveniently access bank branches. The contact believes financial institutions need to maintain a branch presence in lower-income communities, because communities with banks tend to experience more economic development and homeownership.

### **Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 2,063,713, of which 62.5% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearing retirement). This would indicate that much of the population are of the working- and consumer-age population with increased contribution to economic growth. Additionally, 13.0% of the population live in low-income census tracts and 21.6% reside in moderate-income tracts. The following table illustrates the changes in population in all counties within the assessment area:

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Dearborn County, Indiana	50,047	49,679	-0.7%	49,458	-0.4%
Franklin County, Indiana	23,087	22,935	-0.7%	22,758	-0.8%
Ohio County, Indiana	6,128	6,033	-1.6%	5,875	-2.6%
Union County, Indiana	7,516	7,299	-2.9%	7,054	-3.4%
Boone County, Kentucky	118,811	124,617	4.9%	133,581	7.2%
Campbell County, Kentucky	90,336	91,475	1.3%	93,584	2.3%
Grant County, Kentucky	24,662	24,670	0.0%	25,069	1.6%
Kenton County, Kentucky	159,720	163,007	2.1%	166,998	2.4%
Butler County, Ohio	368,130	372,538	1.2%	383,134	2.8%
Clermont County, Ohio	197,363	200,285	1.5%	206,428	3.1%
Hamilton County, Ohio	802,374	804,194	0.2%	817,473	1.7%
Warren County, Ohio	212,693	219,916	3.4%	234,602	6.7%
<b>Indiana</b>	<b>6,483,802</b>	<b>6,568,645</b>	<b>1.3%</b>	<b>6,732,219</b>	<b>2.5%</b>
<b>Kentucky</b>	<b>4,339,367</b>	<b>4,397,353</b>	<b>1.3%</b>	<b>4,467,673</b>	<b>1.6%</b>
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,100</b>	<b>1.0%</b>

Between 2015 and 2019, all of the assessment area’s counties in Kentucky and Ohio experienced population growth, with the most significant occurring in Boone County, Kentucky, at 7.2% and Warren County, Ohio, at 6.7%. Conversely, the counties in Indiana experienced population loss. While Union and Ohio counties had the largest decreases in population by overall percentage, the decrease in actual figures was not substantial at 245 and 158, respectively.

### Income Characteristics

The 2015 MFI in the assessment area (\$70,813) was slightly higher than the Cincinnati MSA at \$69,949. Warren County, Ohio, had the highest MFI at \$88,824 with 53.3% being comprised of upper-income families, while Grant County, Kentucky, had the lowest MFI at \$49,858 with 55.2% being comprised of low- and moderate-income families. As shown below, the assessment area MFI increased 4.4% in 2018, decreased slightly by 0.4% in 2019, and increased once again in 2020 by 4.2%.

Borrower Income Levels Cincinnati, OH-KY-IN MSA										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	-	50%	-	80%	-	120%	-
2017	\$73,600		0	-	\$36,799	-	\$58,879	-	\$88,319	-
2018	\$77,000	4.4%	0	-	\$38,499	-	\$61,599	-	\$92,400	-
2019	\$76,700	-0.4%	0	-	\$38,349	-	\$61,359	-	\$92,039	-
2020	\$80,100	4.2%	0	-	\$40,049	-	\$64,079	-	\$96,119	-

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Ohio County, Indiana, and Butler County, Ohio, had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Only Grant County, Kentucky, and Hamilton County, Ohio, had poverty rates exceeding the national poverty rates. Hamilton County was the only county that had poverty rates higher than Ohio’s poverty rate during this period.

Poverty Rates			
Assessment Area: Cincinnati OH-KY-IN MSA #17140			
Area	Years		
	2017	2018	2019
Dearborn County, Indiana	9.7	9.4	9.3
Franklin County, Indiana	9.4	8.6	9.2
Ohio County, Indiana	9.3	9.7	9.6
Union County, Indiana	10.7	10.7	9.6
Boone County, Kentucky	7.1	6.4	7.1
Campbell County, Kentucky	10.9	13.1	10.9
Grant County, Kentucky	13.9	13.9	13.3
Kenton County, Kentucky	12.0	10.4	11.2
Bulter County, Ohio	10.7	12.4	11.7
Clermont County, Ohio	8.7	8.2	8.2
Hamilton County, Ohio	16.2	15.4	14.6
Warren County, Ohio	4.7	5.2	4.5
<b>Indiana</b>	<b>13.3</b>	<b>13.0</b>	<b>11.9</b>
<b>Kentucky</b>	<b>17.1</b>	<b>16.7</b>	<b>16.0</b>
<b>Ohio</b>	<b>13.9</b>	<b>13.8</b>	<b>13.0</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

For comparison purposes, according to 2015 U.S. Census data, of the 803,099 households in this assessment area, 13.6% are below the poverty level, 2.7% receive public assistance, and 15.2% have rent costs greater than 30.0% of their monthly income.

### **Housing Characteristics**

According to the 2015 U.S. Census data, there are 525,940 families and 893,086 housing units in the assessment area. The rate of owner-occupied housing in low-income census tracts was 23.0%, while in moderate-income census tracts, the rate was 45.2%. Of the total housing units in low-income tracts, 54.6% are rental and 22.4% are vacant, while 42.2% of housing units in moderate-income tracts are rental and 12.7% are vacant. From an income perspective, 10.1% of the housing units and 7.1% of families are in the assessment area's low-income tracts, while 19.9% of the housing units and 17.0% of families are in moderate-income tracts. This data demonstrates the importance of the rental market and the need for affordable rentals, particularly in low- and moderate-income geographies. It also demonstrates a reasonable ability for FFB to make HMDA-reportable loans in moderate-income census tracts.

The 2015 U.S. Census data shows the median age of housing stock in low- and moderate-income tracts was 61 years old, which was considerably more than middle- and upper-income tracts at 47 and 36 years old, respectively. This would indicate there are opportunities for FFB to invest in more affordable housing through joint ventures, partnerships, and home improvement loans. Between 2010 and 2015, the median housing value (MHV) decreased by 2.1% in Butler County, 4.0% in Clermont County, 4.2% in Hamilton County, and 2.0% in Warren County. These decreases were proportionate with the overall MHV trend in Ohio of 4.8%. During the same time, Franklin and Ohio counties in Indiana, as well as Campbell and Grant counties in Kentucky experienced increases in MHV of 2.1%, 5.1%, 2.8%, and 5.9%, respectively. Conversely, from 2010 to 2015, Union County, Indiana, had a notable decrease in MHV of 9.0%, dropping from \$112,600 to \$102,500. While changes in MHV were mixed across the assessment area, median gross rents (MGR) increased substantially across all counties, with the highest being in Dearborn

County, Indiana, at 18.4%, followed by Boone and Campbell counties in Kentucky at 13.6% and 11.3%, respectively. The increases in MGR closely align with the states of Indiana at 9.1%, Kentucky at 12.3%, and Ohio at 7.7%. The notable rise in MGR demonstrates the need for more affordable housing, considering the larger percentage of low- and moderate-income families dependent upon the rental market. The table below presents housing cost changes in the MSA, the counties that comprise it, and the states to which the counties belong in 2006-2010 and 2011-2015.

Additionally, throughout the assessment area, the affordability ratio increased in nine of the 12 counties. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the assessment area:

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Dearborn County, Indiana	\$ 160,300	\$ 159,100	-0.7%	35.4	36.9	\$ 631	\$ 747	18.4%
Franklin County, Indiana	\$ 144,500	\$ 147,600	2.1%	35.7	35.1	\$ 615	\$ 649	5.5%
Ohio County, Indiana	\$ 134,200	\$ 141,000	5.1%	38.0	34.6	\$ 657	\$ 671	2.1%
Union County, Indiana	\$ 112,600	\$ 102,500	-9.0%	38.4	43.2	\$ 594	\$ 650	9.4%
Boone County, Kentucky	\$ 175,900	\$ 175,100	-0.5%	37.8	38.1	\$ 797	\$ 905	13.6%
Campbell County, Kentucky	\$ 146,300	\$ 150,400	2.8%	35.2	36.3	\$ 672	\$ 748	11.3%
Grant County, Kentucky	\$ 117,900	\$ 124,900	5.9%	36.0	35.9	\$ 665	\$ 715	7.5%
Kenton County, Kentucky	\$ 145,200	\$ 145,200	0.0%	36.7	37.4	\$ 667	\$ 715	7.2%
Butler County, Ohio	\$ 160,600	\$ 157,200	-2.1%	34.1	36.6	\$ 752	\$ 817	8.6%
Clermont County, Ohio	\$ 162,000	\$ 155,500	-4.0%	36.1	39.1	\$ 698	\$ 764	9.5%
Hamilton County, Ohio	\$ 148,200	\$ 142,000	-4.2%	32.6	34.5	\$ 652	\$ 709	8.7%
Warren County, Ohio	\$ 194,700	\$ 190,900	-2.0%	36.6	39.0	\$ 890	\$ 923	3.7%
<b>Indiana</b>	<b>\$ 123,000</b>	<b>\$ 124,200</b>	<b>1.0%</b>	<b>38.8</b>	<b>39.7</b>	<b>\$ 683</b>	<b>\$ 745</b>	<b>9.1%</b>
<b>Kentucky</b>	<b>\$ 116,800</b>	<b>\$ 123,200</b>	<b>5.5%</b>	<b>35.6</b>	<b>35.5</b>	<b>\$ 601</b>	<b>\$ 675</b>	<b>12.3%</b>
<b>Ohio</b>	<b>\$ 136,400</b>	<b>\$ 129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$ 678</b>	<b>\$ 730</b>	<b>7.7%</b>

Building permits are a leading indicator of future activity in the construction sector. As indicated in the table below, building permits in 2017, 2018, and 2019 underwent periods of expansion and contraction from one year to the next for many counties. When analyzing the trend of building permits between 2017 and 2019, the volume of permits in 2019 was significantly lower than 2017 in Clermont, Boone, and Warren counties. These percentages were also well below the MSA, Kentucky, and Ohio during the same period of time.

<b>Building Permits</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>% Change between 2017 and 2018</b>	<b>2019</b>	<b>% Change between 2018 and 2019</b>
Dearborn County, Indiana	130	115	-11.5%	148	28.7%
Ohio County, Indiana	21	32	52.4%	22	-31.3%
Union County, Indiana	7	7	0.0%	11	57.1%
Boone County, Kentucky	655	702	7.2%	504	-28.2%
Campbell County, Kentucky	276	469	69.9%	208	-55.7%
Grant County, Kentucky	52	56	7.7%	59	5.4%
Kenton County, Kentucky	313	267	-14.7%	308	15.4%
Butler County, Ohio	817	791	-3.2%	805	1.8%
Clermont County, Ohio	952	579	-39.2%	634	9.5%
Hamilton County, Ohio	1,618	1,473	-9.0%	1,780	20.8%
Warren County, Ohio	1,539	1,472	-4.4%	1,376	-6.5%
<b>Cincinnati, OH-KY-IN MSA</b>	<b>6,465</b>	<b>6,076</b>	<b>-6.0%</b>	<b>6,023</b>	<b>-0.9%</b>
<b>Indiana</b>	<b>21,664</b>	<b>21,480</b>	<b>-0.8%</b>	<b>22,309</b>	<b>3.9%</b>
<b>Kentucky</b>	<b>12,630</b>	<b>13,826</b>	<b>9.5%</b>	<b>11,811</b>	<b>-14.6%</b>
<b>Ohio</b>	<b>23,917</b>	<b>24,221</b>	<b>1.3%</b>	<b>23,047</b>	<b>-4.8%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

The overall decrease in the number of permits could indicate a reduced demand for home purchase loans during this evaluation period.

### **Employment Characteristics**

According to Dun & Bradstreet, most businesses (90.2%) in the assessment area have revenue under \$1.0 million. There are approximately 1,045,882 paid employees in this assessment area who are working in either the private sector or government, according to the Ohio Development Services Agency, the Kentucky Cabinet for Economic Development, and the Indiana Department of Workforce Development. By percentage of employees, the largest job category in the assessment area is trade/transportation/utilities, followed by education and health services, professional/businesses, leisure/hospitality, and manufacturing sectors, respectively.

The table below presents the unemployment rate in the MSA between 2017 and 2019.



<b>Unemployment Rates</b>			
<b>Assessment Area: Cincinnati OH-KY-IN MSA #17140</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Dearborn County, Indiana	3.9	3.7	3.6
Franklin County, Indiana	3.6	3.8	3.4
Ohio County, Indiana	3.7	3.6	3.5
Union County, Indiana	3.1	3.2	3.3
Boone County, Kentucky	3.9	3.4	3.4
Campbell County, Kentucky	3.8	3.3	3.5
Grant County, Kentucky	4.9	4.3	4.1
Kenton County, Kentucky	4.0	3.4	3.6
Butler County, Ohio	4.5	4.1	3.8
Clermont County, Ohio	4.4	4.1	3.7
Hamilton County, Ohio	4.4	4.1	3.8
Warren County, Ohio	4.1	3.8	3.5
<b>Cincinnati OH-KY-IN MSA</b>	<b>4.3</b>	<b>4.0</b>	<b>3.7</b>
<b>Indiana</b>	<b>3.6</b>	<b>3.5</b>	<b>3.3</b>
<b>Kentucky</b>	<b>4.9</b>	<b>4.3</b>	<b>4.3</b>
<b>Ohio</b>	<b>5.0</b>	<b>4.5</b>	<b>4.1</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates largely trended downward across the assessment area, the counties, and the states between 2017 and 2019. In 2017, the counties within Indiana had the lowest unemployment rates among all of the counties in the assessment area, followed by the counties in Kentucky, and lastly, the counties in Ohio. By 2019, the unemployment rate among all counties had decreased from between 0.2% to 0.8%, which was commensurate with decreases experienced in the MSA, state, and national level.

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

#### **Lending Test**

FFB’s performance relative to the lending test in the Cincinnati multistate MSA is rated “Outstanding.”

FFB is a leader in making community development loans in this assessment area and has a good distribution among borrowers of different income levels and to businesses of different revenue sizes. FFB has a good geographic distribution of loans with a moderate level of lending gaps and makes extensive use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits an excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Based on the overall volume of loans by number and dollar amount, greatest consideration was given to the evaluation of small business lending, followed by

HMDA lending (refinance, home purchase, and home improvement lending, respectively). Home improvement loans were not analyzed in 2017 due to the limited volume. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

FFB originated 5,297 HMDA loans, 3,739 CRA loans, and had a moderate level of lending gaps in this assessment area. The percentage of FFB’s lending in the Cincinnati MSA is 25.6%, which is less than the percentage of total deposits at 40.7%. Also, there were no substantial concentration of loans identified in excluded counties within this assessment area.

Lastly, in response to COVID-19, FFB deferred loan payments to businesses and consumers and provided loan modifications to businesses to help them remain viable. The following tables show the number and percentage of payment deferrals and loan modifications by tract income made between April 3, 2020, through June 30, 2020, compared to the percentage of businesses, households, and owner-occupied units in these tracts, as applicable:

<b>Geographic Distribution of Payment Deferrals Commercial Business Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	23	7.8%	6.7%
Moderate	48	16.2%	18.5%
Middle	91	30.7%	37.4%
Upper	134	45.3%	36.4%
<b>Total</b>	<b>296</b>	<b>100.0%</b>	

<b>Geographic Distribution of Payment Deferrals Consumer Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Households</b>
Low	4	2.1%	8.8%
Moderate	22	11.3%	19.3%
Middle	100	51.3%	41.4%
Upper	69	35.3%	30.2%
<b>Total</b>	<b>195</b>	<b>100.0%</b>	

<b>Geographic Distribution of Payment Deferrals Mortgage Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Owner-Occupied Units</b>
Low	10	4.5%	3.9%
Moderate	55	24.8%	15.1%
Middle	77	34.7%	44.1%
Upper	80	36.0%	36.8%
<b>Total</b>	<b>222</b>	<b>100.0%</b>	

<b>Geographic Distribution of Loan Modifications Commercial Businesses*</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	28	7.5%	6.7%
Moderate	68	18.1%	18.5%
Middle	114	30.2%	37.4%
Upper	166	44.2%	36.4%
<b>Total</b>	<b>376</b>	<b>100.0%</b>	
<i>*8.5% of loan modifications made to small businesses</i>			

With the exception of payment deferrals for consumer loans, the majority of FFB’s payment deferrals and loan modifications in the Cincinnati MSA exceeded proxies.

Therefore, FFB’s lending levels reflect an excellent responsiveness to the credit needs in the assessment area.

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

FFB’s overall distribution among borrowers of different income levels and businesses of different sizes is good. Borrower distribution is good for small business lending, good for refinance, excellent for home purchase lending, and adequate for home improvement lending.

***Small Business Lending***

In 2020, FFB made 2,234 small business loans totaling \$202.2 million to businesses of different sizes, of which 2,000 (89.5%) totaling \$155.7 million (77.0%) were PPP loans with unknown gross annual revenues. It is noted that 76.9% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 618 small business loans totaling \$126.5 million to businesses of different sizes in 2019 and 324 (52.4%) of these loans totaling \$46.6 million (36.4%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 89.9%, the percentage of loans by volume and dollar amount exceeded the

2019 aggregate of all lenders at 48.5% and 30.2%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (49.4%) in amounts of \$100,000 or less compared to 91.6% of small dollar loans made by the 2019 aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 512 small business loans totaling \$100.0 million to businesses of different sizes in 2018, and 268 (52.3%) of these loans totaling \$38.6 million (38.6%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 89.4%, the percentage of loans by volume and dollar amount exceeded the 2018 aggregate of all lenders at 48.0% and 27.4%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (49.8%) in amounts of \$100,000 or less compared to 91.2% of small dollar loans made by the 2018 aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 332 small business loans totaling \$76.9 million to business of different sizes in 2017 and 123 (37.0%) of these loans totaling \$15.8 million (20.6%) were made to businesses with revenues of \$1.0 million or less. This was well below the percentage of small businesses in the assessment area at 87.7%. This was also below the aggregate of all lenders by volume and dollar amount at 51.2% and 27.5%, respectively. Therefore, the distribution of small business loans is adequate.

FFB made an adequate percentage of small dollar loans (45.5%) in amounts of \$100,000 or less compared to 90.8% of small dollar loans made by 2017 aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019, 2018, and 2017, FFB's small business performance was below proxy and exceeded the aggregate of all lenders. FFB also consistently displayed a willingness to make small-dollar loans. Therefore, the borrower distribution of small business lending is good.

### *Refinance Lending*

FFB made 590 refinance loans totaling \$95.3 million in 2020. FFB also originated 19 (3.2%) refinance loans totaling \$1.7 million (1.8%) to borrowers with unknown-income designations.

FFB made 41 (6.9%) refinance loans totaling \$3.3 million (3.4%) to low-income borrowers, which was well below the percentage of families (21.7%) in volume and substantially below by dollar

amount. Given FFB's weak performance compared to the proxy, the borrower distribution of refinance loans to low-income borrowers is poor.

FFB made 100 (16.9%) refinance loans totaling \$10.4 million (10.9%) to moderate-income borrowers, which was comparable to the percentage of families at 16.5% by volume and slightly below by dollar amount. Given FFB's performance compared to the proxy, the distribution of refinance loans to moderate-income borrowers is good.

FFB made 119 refinance loans totaling \$14.7 million to middle-income borrowers. This represents 20.2% of refinance loans by volume and 15.4% by dollar amount compared to the percentage of families at 19.9%.

FFB made 311 refinance loans totaling \$65.2 million to upper-income borrowers. This represents 52.7% of refinance loans by volume and 68.5% by dollar amount compared to the percentage of families at 41.9%.

FFB made 717 refinance loans totaling \$99.8 million in 2019. FFB also originated 32 (4.5%) refinance loans to borrowers with unknown-income, totaling \$5.1 million (5.1%). FFB made 52 (7.3%) refinance loans totaling \$3.1 million (3.1%) to low-income borrowers, which was well below the percentage of families at 21.7% by volume and substantially below by dollar amount. This exceeded the aggregate volume and dollar amount of 6.6% and 3.3%, respectively. The poverty level likely impacted the opportunity level for lending. Given FFB's strong performance relative to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is adequate.

FFB made 118 (16.5%) refinance loans totaling \$10.4 million (10.4%) to moderate-income borrowers, which was comparable with the percentage of families at 16.5%. However, the percentage of loans exceeded the aggregate of lenders at 15.4% by volume and 9.8% by dollar amount. Given FFB's adequate performance relative to the proxy and strong performance to the aggregate of all lenders, refinance loan distribution to moderate-income borrowers is good.

FFB made 159 refinance loans totaling \$16.2 million to middle-income borrowers. This represents 22.2% of refinance loans by volume and 16.2% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 20.9% by volume and 17.0% by dollar amount to middle-income borrowers.

FFB made 356 refinance loans totaling \$65.1 million to upper-income borrowers. This represents 49.7% of refinance loans by volume and 65.2% by dollar amount compared to the percentage of families at 41.9%. The aggregate of all lenders made 43.3% by volume and 54.8% by dollar amount to upper-income borrowers.

FFB made 426 refinance loans totaling \$50.6 million in 2018. FFB also originated 24 (5.6%) totaling \$6.4 million (12.6%) refinance loans to borrowers with unknown-income designations. FFB made 41 (9.6%) refinance loans totaling \$2.3 million (4.6%) to low-income borrowers, which was well below the percentage of families at 21.9%. This exceeded the aggregate volume and dollar amount of 10.8% and 6.0%, respectively. Given FFB's performance relative to the proxy

and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is adequate.

FFB made 73 (17.1%) refinance loans totaling \$6.1 million (12.0%) to moderate-income borrowers, which exceeded the percentage of families at 16.6%. This was slightly below the aggregate of lenders at 18.8% by volume and 13.5% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is good.

FFB made 89 refinance loans totaling \$7.8 million to middle-income borrowers. This represents 20.9% of refinance loans by volume and 15.4% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 22.9% by volume and 19.9% by dollar amount to middle-income borrowers.

FFB made 199 refinance loans totaling \$28.0 million to upper-income borrowers. This represents 46.7% of refinance loans by volume and 55.4% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 38.5% by volume and 51.1% by dollar amount to upper-income borrowers.

FFB made 83 refinance loans totaling \$11.6 million in 2017. FFB also originated three (3.6%) refinance loans totaling \$339,000 (2.9%) to borrowers with unknown-income designations. FFB made 13 (15.7%) refinance loans totaling \$995,000 (8.6%) to low-income borrowers, which was below the percentage of families at 21.9%; however, the percentage of loans by volume substantially exceeded the aggregate of all lenders at 8.6% and 4.4% by dollar amount. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level. FFB was able to lend to these borrowers even with these constraints. Considering the high poverty level and FFB's strong performance relative to the proxy, refinance loan distribution to low-income borrowers is excellent.

FFB made 14 (16.9%) refinance loans totaling \$1.5 million (13.2%) to moderate-income borrowers, which exceeded the percentage of families at 16.6%. This was comparable to the aggregate of all lenders at 16.9% by volume and exceeded the aggregate of 11.2% by dollar amount. Given FFB's performance relative to the aggregate and proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

FFB made 20 refinance loans totaling \$2.6 million to middle-income borrowers. This represents 24.1% of refinance loans by volume and 22.4% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 21.2% by volume and 17.7% by dollar amount to middle-income borrowers.

FFB made 33 refinance loans totaling \$6.1 million to upper-income borrowers. This represents 39.8% of refinance loans by volume and 52.9% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 37.2% by volume and 50.3% by dollar amount to upper-income borrowers.

Overall, FFB's refinance performance was comparable to the percentage of families and exceeded the aggregate of all lenders; therefore, the borrower distribution of refinance lending is good.

### *Home Purchase Lending*

FFB made 277 home purchase loans totaling \$43.2 million in 2020. FFB made 75 (27.1%) home purchase loans totaling \$7.4 million (17.1%) to low-income borrowers, which exceeded the percentage of families at 21.7% by volume and was slightly below by dollar amount. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is excellent.

FFB made 92 (33.2%) home purchase loans totaling \$12.3 million (28.6%) to moderate-income borrowers, which substantially exceeded the percentage of families at 16.5% by volume and dollar amount. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 57 home purchase loans totaling \$10.3 million to middle-income borrowers. This represents 20.6% of home purchase loans by volume and 23.9% by dollar amount compared to the percentage of families at 19.9%.

FFB made 53 home purchase loans totaling \$13.2 million to upper-income borrowers. This represents 19.1% of home purchase loans by volume and 30.5% by dollar amount compared to the percentage of families at 41.9%.

FFB made 562 home purchase loans totaling \$98.0 million in 2019. FFB originated three (0.5%) home purchase loans totaling \$1.5 million (1.5%) to borrowers with unknown-income designations. FFB made 112 (19.9%) home purchase loans totaling \$10.7 million (10.9%) to low-income borrowers, which was slightly below the percentage of families (21.7%) by volume and below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 8.8% and 4.6%, respectively. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 169 (30.1%) home purchase loans totaling \$21.4 million (21.8%) to moderate-income borrowers, which exceeded the percentage of families at 16.5% by volume and dollar amount. This substantially exceeded the aggregate volume and dollar amount of 21.7% and 15.4%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 117 home purchase loans totaling \$20.1 million to middle-income borrowers. This represents 20.8% of home purchase loans by volume and 20.5% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 21.2% by volume and 19.4% by dollar amount to middle-income borrowers.

FFB made 161 home purchase loans totaling \$44.3 million to upper-income borrowers. This represents 28.6% of home purchase loans by volume and 45.2% by dollar amount compared to the

percentage of families at 41.9%. The aggregate of all lenders made 34.7% by volume and 48.8% by dollar amount to upper-income borrowers.

FFB made 419 home purchase loans totaling \$64.4 million in 2018. FFB originated one (0.2%) home purchase loan totaling \$122,000 (0.2%) to borrowers with unknown-income designations. FFB made 78 (18.6%) home purchase loans totaling \$7.2 million (11.2%) to low-income borrowers, which was slightly below the percentage of families (21.9%) by volume and below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 9.9% and 5.2%, respectively. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level. FFB was able to lend to these borrowers even with these constraints. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is excellent.

FFB made 125 (29.8%) home purchase loans totaling \$14.4 million (22.3%) to moderate-income borrowers, which exceeded the percentage of families at 16.6% by volume and dollar amount. This also substantially exceeded the aggregate volume and dollar amount of 22.0% and 15.7%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 73 home purchase loans totaling \$11.2 million to middle-income borrowers. This represents 17.4% of home purchase loans by volume and 17.4% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 20.8% by volume and 19.4% by dollar amount to middle-income borrowers.

FFB made 142 home purchase loans totaling \$31.5 million to upper-income borrowers. This represents 33.9% of home purchase loans by volume and 48.9% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 33.5% by volume and 47.6% by dollar amount to upper-income borrowers.

FFB made 180 home purchase loans totaling \$27.8 million in 2017. FFB made 25 (13.9%) home purchase loans totaling \$2.0 million (7.2%) to low-income borrowers, which was below the percentage of families (21.9%) by volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 8.9% and 4.5%, respectively. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level and unemployment rate. FFB was able to lend to these borrowers, despite the poverty level, above the aggregate. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is excellent.

FFB made 55 (30.6%) home purchase loans totaling \$6.5 million (23.5%) to moderate-income borrowers, which exceeded the percentage of families at 16.6% by volume and dollar amount and substantially exceeded the aggregate volume and dollar amount of 20.9% and 14.6%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 49 home purchase loans totaling \$8.3 million to middle-income borrowers. This represents 27.2% of home purchase loans by volume and 29.8% by dollar amount compared to the



percentage of families at 19.9%. The aggregate of all lenders made 20.3% by volume and 18.8% by dollar amount to middle-income borrowers.

FFB made 51 home purchase loans totaling \$10.9 million to upper-income borrowers. This represents 28.3% of home purchase loans by volume and 39.4% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 32.5% by volume and 46.8% by dollar amount to upper-income borrowers.

Overall, FFB's home purchase performance was strong compared to the percentage of families and aggregate of all lenders; therefore, the borrower distribution of home purchase lending is excellent.

### *Home Improvement Lending*

FFB made 196 home improvement loans totaling \$15.7 million in 2020. FFB also originated seven home improvement loans to borrowers with unknown-income designations.

FFB made 10 (5.1%) home improvement loans totaling \$381,000 (2.4%) to low-income borrowers. This was substantially below the percentage of families at 21.7%. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level. Given FFB's performance compared to the proxy, the borrower distribution of home improvement loans for low-income borrowers is poor.

FFB made 27 (13.8%) home improvement loans totaling \$1.2 million (7.9%) to moderate-income borrowers. This was slightly below the percentage of families at 16.5%. Given FFB's performance compared to the proxy, the borrower distribution of home improvement loans to moderate income borrowers is good.

FFB made 43 home improvement loans totaling \$2.7 million to middle-income borrowers. This represents 21.9% of home improvement loans by volume and 17.3% by dollar amount compared to the percentage of middle-income families of 19.9%.

FFB made 109 home improvement loans totaling \$11.0 million to upper-income borrowers. This represents 55.6% of home improvement loans by volume and 70.0% by dollar amount compared to the percentage of upper-income families of 41.9%.

FFB made 383 home improvement loans totaling \$23.5 million in 2019. FFB also originated 12 (3.1%) home improvement loans to borrowers with unknown-income totaling \$427,000 (1.8%).

FFB made 17 (4.4%) home improvement loans totaling \$475,000 (2.0%) to low-income borrowers, which was substantially below the percentage of families at 21.7%. This was below the aggregate at 7.1% by volume and well below at 4.6% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is poor.

FFB made 39 (10.2%) home improvement loans totaling \$1.5 million (6.2%) to moderate-income borrowers, which was below the percentage of families at 16.5%. This was also below the aggregate of lenders at 15.3% by volume and 11.7% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is adequate.

FFB made 82 home improvement loans totaling \$3.7 million to middle-income borrowers. This represents 21.4% of home improvement loans by volume and 15.7% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 21.7% by volume and 17.8% by dollar amount to middle-income borrowers.

FFB made 233 home improvement loans totaling \$17.5 million to upper-income borrowers. This represents 60.8% of home improvement loans by volume and 74.3% by dollar amount compared to the percentage of families at 41.9%. The aggregate of all lenders made 51.5% by volume and 59.7% by dollar amount to upper-income borrowers.

FFB made 393 home improvement loans totaling \$29.8 million in 2018. FFB also originated seven (1.8%) home improvement loans to borrowers with unknown income, totaling \$570,000 (1.9%).

FFB made 27 (6.9%) home improvement loans totaling \$1.1 million (3.7%) to low-income borrowers, which was well below the percentage of families at 21.9%. This was slightly below the aggregate at 9.1% by volume and below by dollar amount at 4.9%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is poor.

FFB made 67 (17.0%) home improvement loans totaling \$2.7 million (9.0%) to moderate-income borrowers, which exceeded the percentage of families at 16.6%. This was slightly below the aggregate of lenders at 17.7% by volume and below by dollar amount at 12.5%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is good.

FFB made 85 home improvement loans totaling \$4.5 million to middle-income borrowers. This represents 21.6% of home improvement loans by volume and 15.1% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 20.8% by volume and 17.4% by dollar amount to middle-income borrowers.

FFB made 207 home improvement loans totaling \$21.0 million to upper-income borrowers. This represents 52.7% of home improvement loans by volume and 70.2% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 47.9% by volume and 58.3% by dollar amount to upper-income borrowers.

Overall, FFB's home improvement performance fell below the percentage of families and aggregate of all lenders; therefore, the borrower distribution of home improvement lending is adequate.

### *Geographic Distribution of Loans*

FFB’s overall distribution of lending among geographies is good. Refinance and home improvement lending is good, and home purchase is excellent. The geographic distribution of small business loans is excellent; however, the following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration			
	2017	2018	2019	2020
Low	38.5%	58.5%	61.9%	66.7%
Moderate	42.1%	79.4%	88.6%	89.5%
Middle	54.7%	89.5%	94.1%	94.6%
Upper	59.7%	98.3%	96.8%	99.2%
Unknown	22.2%	44.4%	33.3%	22.2%
<b>Total</b>	<b>50.3%</b>	<b>84.4%</b>	<b>88.3%</b>	<b>89.7%</b>

There is a moderate level of lending gaps. In 2017, the penetration rate was only 50.3%, and FFB did not originate loans in more than half of the low- and moderate-income tracts in the assessment area. Because the rate of owner-occupied housing is less than 25.0% and 50.0% in low- and moderate-income census tracts, respectively, lending opportunities in these tracts, particularly low-income tracts, are likely to be more limited. It is noted that the lending penetration rate improved overall each year during the evaluation period.

### *Small Business Lending*

FFB made 2,234 small business loans totaling \$202.2 million in 2020. FFB made 191 (8.5%) small business loans in the low-income tracts totaling \$20.2 million (10.0%), which exceeded the number of businesses in these tracts at 6.7%. Given FFB’s performance relative to the proxy, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 417 (18.7%) small business loans in moderate-income tracts totaling \$42.2 million (20.9%), which exceeded the number of business in these tracts at 18.5%. Given FFB’s performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 955 loans in middle-income tracts totaling \$85.1 million. This represents 42.7% of small business loans by volume and 42.1% by dollar amount compared to the businesses in these tracts at 37.4%.

FFB made 660 loans in upper-income tracts totaling \$53.1 million. This represents 29.5% by volume and 26.2% by dollar amount compared to businesses in these tracts at 36.4%.

FFB made 618 small business loans totaling \$126.5 million in 2019. FFB made 69 (11.2%) small business loans in low-income tracts totaling \$16.9 million (13.3%), which substantially exceeded the number of businesses in these tracts at 6.6%. This was also substantially exceeded the

aggregate of all lenders at 6.6% by volume and 7.8% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 134 (21.7%) small business loans in moderate-income tracts totaling \$27.5 million (21.8%), which exceeded the number of business in these tracts at 18.5%. This exceeded the aggregate of all lenders at 17.8% by volume and 20.0% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 243 loans in middle-income tracts totaling \$47.1 million. This represents 39.3% of small business loans by volume and 37.2% by dollar amount compared to the businesses in these tracts at 37.3%. The aggregate of all lenders made 35.3% by volume and 34.2% by dollar amount in middle-income tracts.

FFB made 167 loans in upper-income tracts totaling \$33.6 million in 2019. This represents 27.0% by volume and 26.6% by dollar amount compared to businesses in these tracts at 36.7%. The aggregate of all lenders made 39.0% by volume and 36.9% by dollar amount in upper-income tracts.

FFB made 512 small business loans totaling \$100.0 million in 2018. FFB made 51 (10.0%) small business loans in low-income tracts totaling \$10.0 million (10.0%), which exceeded the number of businesses in these tracts at 6.7%. This also substantially exceeded the aggregate of all lenders at 7.0% by volume and 8.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 98 (19.1%) small business loans in moderate-income tracts totaling \$19.6 million (19.6%), which exceeded the number of business in these tracts at 19.5%. This was on par with the aggregate of all lenders at 19.4% by volume and 20.4% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is good.

FFB made 215 loans in middle-income tracts totaling \$38.2 million. This represents 42.0% of small business loans by volume and 38.2% by dollar amount compared to the businesses in these tracts at 37.3%. The aggregate of all lenders made 34.5% by volume and 31.9% by dollar amount in middle-income tracts.

FFB made 142 loans in upper-income tracts totaling \$30.6 million. This represents 27.7% by volume and 30.5% by dollar amount compared to businesses in these tracts at 35.6%. The aggregate of all lenders made 37.8% by volume and 37.8% by dollar amount in upper-income tracts.

FFB made 332 small business loans totaling \$76.9 million in 2017. FFB made 38 (11.4%) small business loans in low-income tracts totaling \$7.2 million (9.4%), which substantially exceeded the number of businesses in these tracts at 6.6%. This also substantially exceeded the aggregate of all

lenders at 6.9% by volume and 9.0% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 56 (16.9%) small business loans in moderate-income tracts totaling \$9.1 million (11.8%), which is slightly below the number of business in these tracts at 19.3%. This was also slightly below the aggregate of all lenders at 19.0% by volume and 20.3% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is good.

FFB made 142 loans in middle-income tracts totaling \$37.3 million. This represents 42.8% of small business loans by volume and 48.6% by dollar amount compared to the businesses in these tracts at 37.6%. The aggregate of all lenders made 35.3% by volume and 32.3% by dollar amount in middle-income tracts.

FFB made 93 loans in upper-income tracts totaling \$22.4 million. This represents 28.0% by volume and 29.1% by dollar amount compared to businesses in these tracts at 35.6%. The aggregate of all lenders made 37.6% by volume and 37.2% by dollar amount in upper-income tracts.

Overall, FFB's performance was above proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is excellent.

### *Refinance Lending*

FFB made 590 refinance loans totaling \$95.3 million in 2020. FFB made 12 (2.0%) refinance loans totaling \$1.6 million (1.7%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 3.9%. Given FFB's performance relative to the proxy, the geographic distribution of refinance loans to low-income tracts is adequate.

FFB made 42 (7.1%) refinance loans totaling \$3.5 million (3.7%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 15.1%. Given FFB's weak performance relative to the proxy, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 315 refinance loans totaling \$43.7 million in middle-income tracts. This represents 53.4% of refinance loans by volume and 45.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%.

In 2020, FFB made 221 refinance loans totaling \$46.5 million in upper-income tracts. This represents 37.5% of refinance loans by volume and 48.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%.

FFB made 717 refinance loans totaling \$99.8 million in 2019. FFB originated two (0.3%) refinance loans totaling \$125,000 (0.1%) in unknown-income tracts designations. FFB made 18 (2.5%) refinance loans totaling \$1.8 million (1.8%) in low-income tracts, which was below the percentage

of owner-occupied units in these tracts at 3.9%. The percentage of loans by volume and dollar amount exceeded the aggregate at 2.0% and 1.3%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

In 2019, FFB made 83 (11.6%) refinance loans totaling \$7.9 million (7.9%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 15.1%. The percentage of loans by volume and dollar amount exceeded the aggregate at 9.7% and 6.3%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

FFB made 328 refinance loans totaling \$40.7 million in middle-income tracts. This represents 45.7% of refinance loans by volume and 40.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%. The aggregate of all lenders made 41.8% by volume and 36.2% by dollar amount in middle-income tracts.

FFB made 286 refinance loans totaling \$49.3 million in upper-income tracts. This represents 39.9% of refinance loans by volume and 49.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%. The aggregate of all lenders made 46.5% by volume and 56.0% by dollar amount in upper-income tracts.

FFB made 426 refinance loans totaling \$50.6 million in 2018. FFB made 15 (3.5%) refinance loans totaling \$1.3 million (2.5%) in low-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 4.2%. The percentage of loans by volume and dollar amount exceeded the aggregate at 2.7% and 1.7%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

FFB made 37 (8.7%) refinance loans totaling \$2.4 million (4.8%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 15.6%. The percentage of loans by volume and dollar amount was below the aggregate at 12.3% and 8.6%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 217 refinance loans totaling \$20.0 million in middle-income tracts. This represents 50.9% of refinance loans by volume and 39.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.7%. The aggregate of all lenders made 44.5% by volume and 39.6% by dollar amount in middle-income tracts.

FFB made 157 refinance loans totaling \$26.9 million in upper-income tracts. This represents 36.9% of refinance loans by volume and 53.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 35.4%. The aggregate of all lenders made 40.4% by volume and 49.9% by dollar amount in upper-income tracts.

FFB made 83 refinance loans totaling \$11.6 million in 2017. FFB made six (7.2%) refinance loans totaling \$749,000 (6.5%) in low-income tracts, which exceeded the percentage of owner-occupied

units in these tracts at 4.2%. The percentage of loans by volume and dollar amount exceeded the aggregate at 2.8% and 1.8%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is excellent.

FFB made 14 (16.9%) refinance loans totaling \$1.3 million (10.9%) in moderate-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 15.6%. The percentage of loans by volume and dollar amount exceeded the aggregate at 12.6% and 8.3%, respectively. Given FFB's strong performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is excellent.

FFB made 36 refinance loans totaling \$4.8 million in middle-income tracts. This represents 43.4% of refinance loans by volume and 41.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.7%. The aggregate of all lenders made 45.4% by volume and 39.3% by dollar amount in middle-income tracts.

FFB made 27 refinance loans totaling \$4.8 million in upper-income tracts. This represents 32.5% of refinance loans by volume and 41.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 35.4% in 2017. The aggregate of all lenders made 39.0% by volume and 50.4% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance generally was above proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is good.

### *Home Purchase Lending*

FFB made 277 home purchase loans totaling \$43.2 million in 2020. FFB made 12 (4.3%) home purchase loans totaling \$1.3 million (3.0%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 3.9%. Given FFB's strong performance relative to the proxy, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 81 (29.2%) home purchase loans totaling \$8.9 million (20.6%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 15.1%. Given FFB's strong performance relative to the proxy, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 117 home purchase loans totaling \$18.0 million in middle-income tracts. This represents 42.2% of home purchase loans by volume and 41.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%.

FFB made 67 home purchase loans totaling \$15.0 million in upper-income tracts. This represents 24.2% of home purchase loans by volume and 34.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%.

FFB made 562 home purchase loans totaling \$98.0 million in 2019. FFB made 34 (6.0%) home purchase loans totaling \$4.2 million (4.2%) in low-income tracts, which significantly exceeded the

percentage of owner-occupied units in these tracts at 3.9%. Further, the percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 3.5% and 2.2%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 146 (26.0%) home purchase loans totaling \$16.9 million (17.2%) in moderate-income census tracts. This substantially exceeded the percentage of owner-occupied units in these tracts at 15.1%. Also, the percentage of loans substantially exceeded the aggregate of lenders in volume and dollar amount at 14.4% and 9.7%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 240 home purchase loans totaling \$42.0 million in middle-income census tracts. This represents 42.7% by volume and 42.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%. The aggregate of all lenders made 44.3% by volume and 39.5% by dollar amount in middle-income tracts.

FFB made 142 home purchase loans totaling \$35.0 million in upper-income census tracts. This represents 25.3% by volume and 35.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%. The aggregate of all lenders made 37.7% by volume and 48.4% by dollar amount in upper-income tracts.

FFB made 419 home purchase loans totaling \$64.4 million in 2018. FFB made 31 (7.4%) home purchase loans totaling \$4.5 million (7.0%) in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 4.2%. The percentage of loans exceeded the aggregate of all lenders by volume and dollar amount at 3.2% and 2.0%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 79 (18.9%) home purchase loans totaling \$8.6 million (13.3%) in moderate-income census tracts. This exceeded the percentage of owner-occupied units in these tracts at 15.6%. The percentage of loans substantially exceeded the aggregate of lenders in volume and dollar amount at 15.2% and 10.0%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 190 home purchase loans totaling \$28.6 million in middle-income census tracts. This represents 45.3% by volume and 44.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.7%. The aggregate of all lenders made 45.3% by volume and 40.9% by dollar amount in middle-income tracts.

FFB made 116 home purchase loans totaling \$22.2 million in upper-income census tracts. This represents 27.7% by volume and 34.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 35.4%. The aggregate of all lenders made 36.2% by volume and 46.9% by dollar amount in upper-income tracts.



FFB made 180 home purchase loans totaling \$27.8 million in 2017. FFB made 15 (8.3%) home purchase loans totaling \$2.5 million (8.9%) in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 4.2%. The percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 3.2% and 2.1%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 35 (19.4%) home purchase loans totaling \$4.4 million (15.8%) in moderate-income census tracts. This exceeded the percentage of owner-occupied units in these tracts at 15.6%. The percentage of loans substantially exceeded the aggregate of lenders in volume and dollar amount at 15.1% and 9.8%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 85 home purchase loans totaling \$13.0 million in middle-income census tracts in 2017. This represents 47.2% by volume and 46.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.7%. The aggregate of all lenders made 45.5% by volume and 40.3% by dollar amount in middle-income tracts.

FFB made 45 home purchase loans totaling \$7.9 million in upper-income census tracts. This represents 25.0% by volume and 28.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 35.4%. The aggregate of all lenders made 36.1% by volume and 47.6% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending performance exceeded both the aggregate of all lenders and proxy; therefore, the geographic distribution of home purchase lending is excellent.

#### *Home Improvement Lending*

FFB made 196 home improvement loans totaling \$15.7 million in 2020. FFB made four (2.0%) home improvement loans totaling \$169,000 (1.1%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 3.9% and well below by dollar amount. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in low-income tracts is adequate.

FFB made 28 (14.3%) home improvement loans totaling \$1.8 million (11.8%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 15.1%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in moderate-income tracts is good.

FFB made 96 home improvement loans totaling \$8.1 million in middle-income tracts in 2020. This represents 49.0% of home improvement loans by volume and 51.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%.

FFB made 68 home improvement loans totaling \$5.6 million in upper-income tracts. This represents 34.7% of home improvement loans by volume and 35.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%.

FFB made 383 home improvement loans totaling \$23.5 million in 2019. FFB made 10 (2.6%) home improvement loans totaling \$636,000 (2.7%) in low-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 3.9%. The percentage of loans by volume and dollar amount were comparable with the aggregate of all lenders at 3.1% and 2.1%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is adequate.

FFB made 48 (12.5%) home improvement loans totaling \$2.4 million (10.4%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 15.1% and below by dollar amount. The percentage of loans by volume exceeded at 10.1% and substantially exceeded at 7.7% of all lenders. Given FFB's strong performance compared to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is good.

FFB made 157 home improvement loans totaling \$8.4 million in middle-income tracts. This represents 41.0% of home improvement loans by volume and 35.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%. The aggregate of all lenders made 40.7% by volume and 35.3% by dollar amount in middle-income tracts.

FFB made 168 home improvement loans totaling \$12.1 million in upper-income tracts. This represents 43.9% of home improvement loans by volume and 51.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 36.8%. The aggregate of all lenders made 45.9% by volume and 54.6% by dollar amount in upper-income tracts.

FFB made 393 home improvement loans totaling \$29.8 million in 2018. FFB made four (1.0%) home improvement loans totaling \$165,000 (0.6%) in low-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 4.2%. The percentage of loans by volume was substantially below at 4.3%, and dollar amount was well below at 2.2% of the aggregate of all lenders. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made 45 (11.5%) home improvement loans totaling \$2.3 million (7.9%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 15.6%. The percentage of loans by volume and dollar amount was comparable to the aggregate of all lenders at 12.8% and 8.1%, respectively. Given FFB's performance compared to the proxy and to the aggregate of all lenders in 2019, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 186 home improvement loans totaling \$10.9 million in middle-income tracts. This represents 47.3% of home improvement loans by volume and 36.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.7%. The aggregate of all lenders made 39.8% by volume and 37.0% by dollar amount in middle-income tracts.

FFB made 157 home improvement loans totaling \$16.4 million in upper-income tracts. This represents 39.9% of home improvement loans by volume and 54.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 35.4%. The aggregate of all lenders made 43.0% by volume and 52.6% by dollar amount in upper-income tracts.

Overall, FFB’s home improvement lending performance was slightly below proxy and the aggregate of all lenders; therefore, the geographic distribution of home improvement loans is good.

***Community Development Lending***

FFB is a leader in making community development loans in the Cincinnati assessment area. FFB originated or renewed 92 loans totaling \$138.0 million during the evaluation period, which is about a 38.0% increase by dollar amount since the previous evaluation. This is FFB’s largest percentage of community development lending by dollar amount, which represents approximately 33.7% of FFB’s total community development loans made during the evaluation period. The following table provides a breakdown of community development loans by community development purpose, number, and dollar amount:

<b>Purpose of CD Loans</b>	<b>#</b>	<b>\$</b>
Affordable Housing	63	\$18,261,821
Revitalization/Stabilization	13	\$68,910,395
Economic Development	8	\$31,223,445
Services to LMI Individuals	8	\$19,649,010
<b>Total</b>	<b>92</b>	<b>\$138,044,671</b>

Examples of notable community development loans include, but are not limited to, the following:

- Construction loan for \$18.0 million to a minority business owner to build a hotel in a low-income area, which will help create new jobs for low- and moderate-income people in the community.
- Two Construction loans for \$14.5 million to finance two phases of a city’s multi-phased, mixed use redevelopment project located in a moderate-income neighborhood. A mix of market-rate and affordable housing is expected to attract more retail tenants to the neighborhood.
  - Phase I includes: infrastructure improvements, construction of 106 units of affordable housing set aside for households earning 80% or less of area median income, renovation of a Federally Qualified Health Center that primarily serves low- and moderate-income individuals living in the area and an expansion of the health center that includes the addition of dental services, construction of new office space, and renovation of a historic former bank building, which now serves as a local brewery and eatery.
  - Phase II includes: demolition of dilapidated buildings in order to construct 116 new units of market-rate housing, retail space, and infrastructure improvements.
- Two working capital loans for \$12.0 million to a home healthcare agency that provides services to low- and moderate-income seniors and individuals with disabilities.
- A construction loan and line of credit for \$11.0 million to finance the rehabilitation of four historic buildings in a blighted, moderate-income area in downtown Cincinnati into a mixed-use space consisting of office, retail, and restaurant space. FFB also made qualified

investments associated with this mixed-use rehabilitation project in partnership with a local CDC.

- Construction loan for \$10.0 million to support an LIHTC housing project for low-income seniors that provided 88 units of affordable housing.
- Two loans for \$6.0 million to a local CDFI focused on providing affordable housing and community services targeted to low- and moderate-income individuals and families.
- Participation loan for \$2.5 million to support Cincinnati Development Fund's loan pool that provided financing for affordable housing initiatives in Greater Cincinnati.
- Two SBA 504 loans for \$2.4 million.
- Two loans for \$2.2 million to support two multi-family housing projects that provided 66 units of subsidized housing.
- Construction loan for \$2.1 million to build an additional 12 units of affordable housing at an existing apartment complex, with the majority of units in the complex set aside for low-income seniors with disabilities.
- Working capital loan for \$1.3 million to provide gap funding to a non-profit that provides mental health services primarily to low- and moderate-income individuals.
- Multiple loans for \$820,000 to support Habitat for Humanity of Greater Cincinnati's loan pool that provided 57 single-family units of affordable housing.
- A loan for \$420,000 to a local developer to renovate century-old blighted houses in a moderate-income area and return them to the housing market. This loan helps support the city's anti-blight program.

FFB's community development lending exhibits an excellent responsiveness to the need for affordable housing (approximately 177 units), services to low- and moderate-income individuals, and support for small businesses (created/retained 100 jobs for lower-income workers) identified in community contact interviews and performance context information described previously in this report.

### ***Flexible Lending Programs***

FFB made 308 flexible mortgage-type loans totaling \$40.6 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit history. FFB made 412 flexible consumer-type loans totaling \$204,724 in programs designed to help borrowers establish or rebuild credit history and save money. This is FFB's largest percentage of flexible mortgage- and consumer-type lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate.

Geographic Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
CHAMP	11.1%	13.1%	3.9%	44.4%	44.5%	15.1%	22.2%	18.5%	44.1%	22.2%	23.9%	36.8%
Community Builder	9.1%	7.5%	3.9%	50.3%	49.0%	15.1%	32.1%	35.1%	44.1%	8.5%	8.5%	36.8%
Dreambuilder	8.1%	6.3%	3.9%	45.9%	39.7%	15.1%	29.7%	31.0%	44.1%	16.2%	23.1%	36.8%
FHA	6.8%	4.6%	3.9%	20.3%	15.3%	15.1%	57.6%	61.4%	44.1%	15.3%	18.6%	36.8%
VA	7.1%	1.2%	3.9%	7.1%	3.4%	15.1%	57.1%	55.5%	44.1%	28.6%	40.0%	36.8%
All Flexible Mortgage Loan Programs	8.1%	6.1%	3.9%	39.6%	33.7%	15.1%	39.3%	44.0%	44.1%	13.0%	16.2%	36.8%

Overall, FFB's flexible mortgage lending in low- and moderate-income tracts exceeded the percentage of owner-occupied units by number and dollar amount, particularly in moderate-income geographies.

Geographic Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)
Credit Achiever	21.9%	24.2%	8.8%	21.9%	15.3%	19.3%	46.9%	54.0%	41.4%	6.3%	4.9%	30.2%
New Secured Credit Card	10.5%	9.1%	8.8%	24.7%	24.4%	19.3%	49.7%	47.0%	41.4%	14.7%	18.9%	30.2%
Totals	11.4%	11.3%	8.8%	24.5%	23.0%	19.3%	49.5%	48.1%	41.4%	14.1%	16.9%	30.2%

Overall, FFB's flexible consumer lending in low- and moderate-income tracts exceeded the percentage of households in these geographies by number and dollar amount.

Borrower Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
CHAMP	27.8%	19.6%	21.7%	38.9%	39.9%	16.5%	11.1%	13.0%	19.9%	22.2%	27.5%	41.9%
Community Builder	44.2%	38.8%	21.7%	43.6%	45.8%	16.5%	11.5%	14.4%	19.9%	0.6%	1.1%	41.9%
Dreambuilder	59.5%	53.4%	21.7%	35.1%	39.5%	16.5%	5.4%	7.1%	19.9%	0.0%	0.0%	41.9%
FHA	16.9%	12.2%	21.7%	37.3%	34.4%	16.5%	32.2%	34.8%	19.9%	13.6%	18.6%	41.9%
VA	7.1%	3.4%	21.7%	21.4%	8.9%	16.5%	21.4%	24.5%	19.9%	50.0%	63.3%	41.9%
All Flexible Mortgage Loan Programs	36.7%	27.8%	21.7%	41.2%	40.2%	16.5%	15.6%	20.3%	19.9%	6.5%	11.7%	41.9%

Overall, FFB's flexible mortgage lending to low- and moderate-income borrowers exceeded the percentage of families by number and dollar amount, particularly to moderate-income borrowers.

Borrower Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
Credit Achiever	75.0%	72.5%	25.0%	21.9%	24.2%	15.4%	3.1%	3.3%	17.1%	0.0%	0.0%	42.5%
New Secured Credit Card	68.2%	62.2%	25.0%	23.4%	27.2%	15.4%	5.5%	6.3%	17.1%	2.4%	4.0%	42.5%
<b>Totals</b>	<b>68.7%</b>	<b>63.7%</b>	<b>25.0%</b>	<b>23.3%</b>	<b>26.8%</b>	<b>15.4%</b>	<b>5.3%</b>	<b>5.8%</b>	<b>17.1%</b>	<b>2.2%</b>	<b>3.4%</b>	<b>42.5%</b>

Overall, FFB’s flexible consumer lending to low- and moderate-income borrowers, by number and dollar amount, exceeded the percentage of households, particularly to low-income borrowers.

FFB made 2,008 small business PPP loans totaling \$156.1 million in this assessment area. The following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB’s largest percentage of PPP lending activity by dollar amount.

Geographic Distribution of CRA-Reportable Small Business PPP Loans			
Tract Income Level	Percentage of Loans by Number of Loans	Percentage of Loans by Dollar Amount	Percentage of Businesses
Low	8.8%	9.3%	6.7%
Moderate	18.9%	22.1%	18.5%
Middle	42.2%	42.0%	37.4%
Upper	29.7%	25.4%	36.4%
Unknown	0.5%	1.1%	0.9%

FFB’s PPP lending in low- and moderate-income tracts, by number and dollar amount, exceeded the percentage of businesses in these geographies.

Therefore, FFB makes extensive use of flexible lending practices in serving assessment area credit needs through these programs, based on FFB’s performance consistently exceeding demographic comparators.

**Investment Test**

FFB’s performance relative to the investment test in the Cincinnati MSA is rated “Outstanding.”

During the evaluation period, FFB made \$10.6 million in new investments and maintained \$32.3 million in prior period investments. FFB also had unfunded commitments worth \$1.3 million. The following table provides a breakdown of qualified community development investments by community development purpose, number, and dollar amount.

Purpose of Qualified CD Investments	#	\$
Affordable Housing	15	\$33,991,870
Revitalization/Stabilization	3	\$5,215,249
Economic Development	2	\$5,007,441
<b>Total</b>	<b>20</b>	<b>\$44,214,560</b>

New investments include a \$1.3 million NMTC and \$3.0 million HTC to help finance the rehabilitation of four historic buildings in a blighted, moderate-income area in downtown Cincinnati into a mixed-use space consisting of office, retail, and restaurant space. FFB invested in this project in partnership with a local CDC and originated community development loans associated with this project. These are particularly complex investments, taking substantial knowledge and time commitment to properly manage. The remaining new investments consisted of \$1.8 million investment supporting Habitat for Humanity and \$4.5 million in investments in mortgage-backed securities, which are considered to be less responsive.

The majority of prior period investments primarily consisted of LIHTCs worth \$13.9 million (considered to be complex investments), SBICs worth \$3.8 million and \$1.3 in unfunded commitments (an innovative way to ensure that small businesses receive the funding they need), and mortgage-backed securities worth \$14.6 million.

FFB made 215 donations totaling \$3.2 million. Donations addressed affordable housing, food insecurity, financial education, workforce development, financial stability of individuals and families, and serving underserved communities. Also, consideration was given to qualified donations in response to the COVID-19 emergency. The following table shows the total number community development donations by purpose, number, and dollar amount:

Purpose of CD Donation	#	\$
Services to LMI Individuals	118	\$2,024,152
Economic Development	42	\$771,475
Affordable Housing	34	\$186,278
Revitalization/Stabilization	21	\$242,710
<b>Total</b>	<b>215</b>	<b>\$3,224,615</b>

FFB donated \$521,000 to 11 agencies that provided aid to those experiencing financial hardship due to COVID-19, which represents approximately 45% of FFB's COVID-19 relief donations. These donations primarily assisted community response funds that provide housing support, rental relief, emergency utilities, and food assistance. FFB also donated funds to two intermediaries that provide small dollar grants to minority-owned and other small businesses to help them remain sustainable. These donations are considered to be particularly responsive because these activities benefit low- or moderate-income individuals, families, and small businesses impacted by the COVID-19 emergency.

Several of the largest donations made in this assessment area include a \$1.0 million donation to United Way supporting its child poverty initiative, a \$200,000 donation to a neighborhood revitalization fund committed to eradicating blight, a \$150,000 donation to a business accelerator supporting minority-owned businesses, and a \$25,000 donation to a CDC that supports affordable housing initiatives and workforce development. FFB also provide sponsorship funding (\$16,250)

to MORTAR to support their fundraising initiatives to provide financial education to minority entrepreneurs in Cincinnati communities (e.g., Over-the-Rhine, Walnut Hills, and College Hill) that are in the most need of economic development. These donations are considered to be responsive to credit and community development needs in the assessment area, considering community contacts stressed the critical need for affordable housing and other social services targeted to lower-income individuals and families and support for small business owners.

FFB made 11.1% of its total qualified community development investments and donations in the Cincinnati assessment area during this evaluation period, which is less than the percentage of total deposits at 40.7% and total loans at 25.6%. However, this is FFB’s third-largest percentage of qualified community development investment activity, which represents approximately a 38.0% increase by dollar amount since the previous evaluation and FFB’s largest percentage of COVID-19 relief donations. While the total percentage of qualified investment activity falls below the percentage of total deposits and loans, FFB’s qualified investments and donations exhibit an excellent responsiveness to the need for affordable housing, services to low- and moderate-income individuals, support for small businesses, and COVID-19 relief – all needs identified by community contacts and performance context information previously described in this report. Therefore, FFB made an excellent level of qualified community development investments in the Cincinnati assessment area, particularly those not routinely provided by private investors, and was often in a leadership position.

Lastly, FFB made the following impact donations in the Cincinnati MSA.

<b>Purpose of Impact Donation</b>	<b># Donations</b>	<b>\$</b>	<b># Organizations</b>
Services to LMI Individuals	9	\$97,230	7
Affordable Housing	6	\$55,000	5
Economic Development	3	\$25,000	3
Revitalization/Stabilization	1	\$2,000	1
<b>Total</b>	<b>19</b>	<b>\$179,230</b>	<b>16</b>

These impact donations supported first-time homebuyer workshops, transitional housing for the homeless, workforce development, financial education, neighborhood development, medical care for the homeless, self-sufficiency programs for disadvantaged women and seniors, and food banks. These donations represent 57.3% of FFB’s total impact donations made during the evaluation period and are considered to be responsive to credit and community development needs in the assessment area.

**Service Test**

FFB’s performance relative to the services test in the Cincinnati multistate MSA is rated “Outstanding.”

FFB’s delivery systems (branch and non-branch) are accessible to FFB’s geographies. FFB’s record of opening and closing branches improved the accessibility of its branch delivery systems. The reasonableness of FFB’s business hours do not vary in a way that inconveniences its assessment area and specialized deposit product services are tailored to convenience and needs of



its assessment area, particularly low and moderate-income geographies. Lastly, FFB is a leader in providing community development services.

**Retail Services**

Since the previous evaluation, FFB expanded its presence in this market as a result of the MainSource acquisition. FFB initially acquired 16 branches with ATMs, then consolidated six branches and opened two new branches with ATMs, one in a low-income tract and one in a moderate-income tract. FFB also relocated a branch with an ATM in an unknown-income tract. In addition to the six consolidated branches, FFB also closed nine other branches with ATMs (four were located in moderate-income tracts, eight in middle-, two in upper-, and one in unknown-income tracts). Presently, FFB maintains 47 branches, 62 full-service ATMs (including seven stand-alone, full-service ATMs), and one cash-only ATM in this assessment area. The 14 branches located in low- and moderate-income tracts provide branch coverage within the cities of Cheviot, Cincinnati, Hamilton, and Middletown in Ohio and Aurora, Lawrenceburg, and Rising Sun in Indiana. Also, two branches in low-income tracts and one branch in a moderate-income tract serve majority-minority communities in Cincinnati, Ohio. There are two standalone, full-service ATMs located in low-income tracts and one standalone, full-service ATM is located in a moderate-income, majority minority tract. Overall, FFB’s record of opening and closing offices improved the accessibility of its delivery systems, particularly in low-income geographies.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB’s branch offices in this assessment area represent 32.6% of its total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts.

Tract Income Levels	BRANCHES								ATMS								DEMOGRAPHICS*						
	Total Branches		Opened**	Closed****	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Low	Total	7	14.9%	2	0	7	7	5	Total	11	17.8%	11	17.7%	1	0	0	0	0	0	0	0	0	0
	DTO	0		0	0	0			Stand-Alone	2		2		0	0	0	0	0	0	0	0	0	0
	LS	0		0	0	0												63	13.0%	8.8%	6.6%		
Moderate	Total	7	14.9%	4	4	8	8	8	Total	10	15.9%	10	16.1%	2	5	0	0	0	0	0	1		
	DTO	0		0	0	0			Stand-Alone	1		1		0	0	0	0	0	0	0	0	0	0
	LS	0		0	0	0												105	21.8%	19.3%	18.3%		
Middle	Total	19	40.4%	7	8	18	18	18	Total	24	38.1%	24	38.7%	1	7	0	0	0	0	0	0		
	DTO	0		0	0	0			Stand-Alone	3		3		0	1	0	0	0	0	0	0	0	0
	LS	0		0	1													185	38.1%	41.4%	37.3%		
Upper	Total	13	27.7%	4	2	11	11	8	Total	16	25.4%	16	25.0%	2	4	0	0	0	0	0	5		
	DTO	0		0	0	0			Stand-Alone	1		1		0	1	0	0	0	0	5			
	LS	0		0	0	0												124	25.3%	30.2%	36.7%		
Unknown	Total	1	2.1%	1	1	1	1	1	Total	2	3.2%	1	1.6%	1	2	1	100.0%	1	0				
	DTO	0		0	0	0			Stand-Alone	0		0		0	0	0	0	0	0	0	0	0	0
	LS	0		0	0	0												9	1.9%	0.4%	0.9%		
Total	Total	47	100.0%	18	18	43	43	38	Total	63	100.0%	62	100.0%	7	18	1	100.0%	1	6				
	DTO	0		0	0	0			Stand-Alone	7		7		0	2	0	0	0	0	5			
	LS	0		0	1													486	100.0%	100.0%	100.0%		

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Acquired branches  
\*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

The distribution of branches exceeded the percentage of low-income tracts, households, and total businesses in these tracts, while the distribution of branches was below the percentage of moderate-income tracts, households, and total businesses.

In addition to FFB’s 62 full-service ATMs, FFB has 14 ITMs in the Cincinnati MSA (five (35.7%) are in low- or moderate-income tracts and two (14.3%) are also in majority-minority tracts); this assessment area has 36.0% of FFB’s ITMs.

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in these tracts.

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income (2020)
Low	4.6%	4.6%	4.7%	4.7%	5.0%	4.8%	8.8%
Moderate	18.5%	18.5%	18.7%	18.7%	19.8%	19.0%	19.3%
Middle	49.2%	49.1%	49.2%	49.2%	49.0%	49.0%	41.4%
Upper	27.5%	27.5%	27.2%	27.2%	26.0%	26.9%	30.2%
<b>Total Customers</b>	<b>60,194</b>	<b>59,509</b>	<b>60,064</b>	<b>60,695</b>	<b>50,976</b>	<b>60,318</b>	

The percentage of customers in low-income tracts that accessed FFB’s online and/or mobile banking platforms was significantly below the percentage of households in those tracts, while the percentage of customers in moderate-income tracts that accessed these platforms was comparable to the percentage of households in those tracts. Therefore, FFB’s delivery systems (branch and non-branch) are accessible to the bank’s geographies and individuals of different income levels in the Cincinnati assessment area.

FFB originated 1,307 new accounts through five specialized deposit programs in this assessment area between January 1, 2017, through December 31, 2020. These deposit programs are designed to assist low- and moderate-income areas and individuals; 200 (15.3%) of these specialized deposit programs accounts were opened by customers located in low-income areas and 384 (29.4%) were opened by customers located in moderate-income areas. The following table displays the percentage of new specialized deposit accounts originated through these programs by income-tract designation compared to the percentage of households.

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs								
Deposit Program	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
Backpocket	15.0%	8.8%	30.2%	19.3%	40.3%	41.4%	14.3%	30.2%
fIRST Paired Savings	11.5%	8.8%	44.2%	19.3%	40.4%	41.4%	3.8%	30.2%
Individual Development Accounts	40.4%	8.8%	29.8%	19.3%	24.6%	41.4%	5.3%	30.2%
NOWorry Checking	31.6%	8.8%	31.6%	19.3%	26.3%	41.4%	5.3%	30.2%
Non-Profit Checking	7.9%	8.8%	21.8%	19.3%	49.5%	41.4%	20.8%	30.2%
<b>Totals</b>	<b>15.3%</b>	<b>8.8%</b>	<b>29.4%</b>	<b>19.3%</b>	<b>40.7%</b>	<b>41.4%</b>	<b>14.3%</b>	<b>30.2%</b>

The percentage of new deposit accounts significantly exceeded the percentage of households in low-income areas, particularly for Individual Development Accounts and NoWorry Checking. The percentage of new deposit accounts also significantly exceeded the percentage of households in moderate-income areas, particularly for fIRST Paired Savings accounts. Therefore, FFB’s specialized deposit product services are tailored to convenience and needs of its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in those tracts.

Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees			
Tract Income Level	Percentage of Refunds by Number	Percentage of Refunds by Amount	Percentage of Households
Low	8.3%	8.1%	8.8%
Moderate	26.6%	27.4%	19.3%
Middle	47.0%	45.3%	41.4%
Upper	18.0%	19.1%	30.2%
<b>Total Refunds</b>	<b>1,004</b>	<b>\$36,375</b>	

The percentage of customers that received refunds was comparable to the proxy in low-income tracts and exceeded the proxy in moderate-income tracts. As a result, these retail banking service activities are considered particularly responsive.

### *Community Development Services*

FFB is a leader in providing community development services in the Cincinnati assessment area. During the evaluation period, 136 employees provided 1,047 services totaling at least 2,421 hours of community development services to 100 different organizations that provide a multitude of services throughout the assessment area. FFB also worked with individuals affected by the COVID-19 emergency.

This represents 40.7% of all community development services and 38.0% of total reported service hours, which is greater than the percentage of total deposits at 40.7% and the percentage of branch offices at 32.6%. In addition, the community development service hours in this assessment area equate to 1.2 ANP.<sup>14</sup>

Purpose of CD Services	# of Services	# of Hours
Services to LMI Individuals	599	1,560
Economic Development	234	499
Affordable Housing	164	274
Revitalization/Stabilization	50	88
<b>Total</b>	<b>1,047</b>	<b>2,421</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations offering services to low- and moderate-income individuals and families and promoting affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 1,563 hours serving on boards and/or committees, 518 hours providing financial literacy education, and 340 hours providing technical expertise.

The majority of services provided leadership and financial expertise through board and committee membership to a multitude of organizations that promote economic and workforce development and address housing and other essential needs of low-income individuals and families in the area. For example, bank staff provided expertise on several committees that helped determine the allocation of funds for individuals and families financially impacted by COVID-19 and brought community resources together to identify and fill in gaps in essential services during the emergency. Other leadership positions included raising funds to address homelessness, attract and retain new businesses, address blight in underserved communities, and attract developers to construct quality residential and commercial real estate projects across the assessment area. Financial literacy training was provided to approximately 14,600 low- and moderate-income children and adults, first-time homebuyers, and small business entrepreneurs teaching skills to set financial goals, budget, and establish appropriate banking relationships. Technical expertise included helping several non-profits create and manage COVID-19 relief funds, volunteer income tax assistance, fund raising, and enhancing workforce development skills training for lower-wage workers. These services address needs expressed by community contacts. FFB’s community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in Cincinnati assessment area.

In response to customers affected by the COVID-19 emergency, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March and June 2020 by tract income compared to the percentage of households in those tracts.

<sup>14</sup> Annualized Persons (ANP): Number CD qualified service hours divided by 2,000 work hours in a year

<b>Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees March - June 2020</b>			
<b>Tract Income Level</b>	<b>Percentage of Refunds by Number</b>	<b>Percentage of Refunds by Amount</b>	<b>Percentage of Households (2020)</b>
Low	8.3%	8.1%	8.8%
Moderate	26.6%	27.4%	19.3%
Middle	47.0%	45.3%	41.4%
Upper	18.0%	19.1%	30.2%
<b>Total Customers</b>	<b>1,004</b>	<b>\$36,375</b>	

The percentage of customers in low-income tracts that received refunds was comparable to the percentage of households in those tracts, and the percentage of customers in moderate-income tracts that received refunds exceeded the percentage of households in those tracts. As a result, these retail banking service activities are considered particularly responsive to those that are low- or moderate-income.

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

**CRA RATING for Louisville-Jefferson County KY-IN MSA #31140: Outstanding**

**The lending test is rated: Outstanding**

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

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

The major factors supporting this rating include:

- An excellent responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes extensive use of flexible lending practices in serving the assessment area's credit needs;
- A relatively high level of qualified community development investments and grants;
- Occasionally in a leadership position in providing community development investments and grants;
- Retail delivery systems that are reasonably accessible to geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking hours that do not vary in a way that inconveniences any portions of the assessment areas and banking services that are tailored to convenience and needs of the assessment area, particularly low- and moderate-income geographies; and,
- Provides a relatively high level of community development services.

**SCOPE OF EVALUATION**

A full-scope review was conducted for the Louisville-Jefferson County multistate assessment area. The time period and products evaluated for this assessment area are consistent with the scope discussed in the Institution section of this report.

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

Since the previous evaluation, FFB entered this market in April 2018 as a result of the MainSource acquisition. The Louisville MSA consists of Clark, Floyd, and Harrison counties in Indiana and Jefferson, Oldham, and Shelby counties in Kentucky. FFB's delineated assessment area excludes

Scott and Washington counties in Indiana and Bullitt, Henry, Spencer, and Trimble counties in Kentucky. The composition of the census tracts within the assessment area remained the same during the evaluation period, as shown in the table below:

Tract Income Level	2018/2019-2020
	Number of Tracts
Low	35
Moderate	54
Middle	97
Upper	78
Unknown	2
<b>Total</b>	<b>266</b>

As of June 30, 2019, the FDIC market share report ranks FFB 13<sup>th</sup> among 41 institutions serving the Louisville MSA with 1.5% market share and 13<sup>th</sup> among 36 institutions in the assessment area with a market share of 1.6%. The four top market holders, PNC Bank N.A., JP Morgan Chase Bank N.A., Republic Bank and Trust Company, and Fifth Third Bank N.A., hold a combined 60.8% and 62.9% of the market in the Louisville MSA and delineated assessment area, respectively. The remaining 39.2% market share in the Louisville MSA and 37.1% in the assessment area would indicate a substantial portion of these markets are available to the remaining financial institutions, including FFB, for further growth.

The 2019 HMDA peer market data indicates that FFB ranks 18<sup>th</sup> of 469 HMDA reporters in the assessment area, having made 648 loans that year. Such lending volume places FFB within the top 4.0 percentile among lenders, of which seven surpassed 1,000 loans and the top four exceeded 2,000 loans, including Wells Fargo Bank N.A. (2,422 loans), PNC Bank N.A. (2,353 loans), Republic Bank and Trust Company (2,336 loans), and United Shore Financial Services (2,318 loans). Prior to the MainSource acquisition, FFB was ranked 22<sup>nd</sup> with 485 originations in 2018.

In 2019, FFB ranks 18<sup>th</sup> among 105 CRA reporters serving the assessment area, having made 195 loans that year. Only the top eight CRA reporters originated more than 1,000 loans, including the notably larger national banks such as JP Morgan Chase N.A. (4,579 loans), American Express N.B. (3,959 loans), and PNC Bank N.A. (2,785 loans). By comparison, FFB ranked 17<sup>th</sup> with 193 originations in 2018.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the credit needs and context to demographic and economic conditions of the local community. The first interview was with a representative from an affordable housing agency. The contact stated that rising home values and low mortgage rates have increased homeowner equity, giving homeowners the ability to cover the cost of home improvements, which can also help increase the property values. A 2018 housing needs assessment identified an estimated shortage of nearly 32,000 units for those with the lowest incomes and particularly for households earning less than the area median income. Louisville created an affordable housing trust fund to provide grants to agencies that provide supportive housing services and create loan programs that focus on providing housing choices for lower-income families in market rate

developments across the metro area. In addition to affordable housing, another need is financial empowerment through education. Typically, individuals with high personal debt or high debt-to-income ratios have a difficult time obtaining traditional loan products. This debt also prevents families from effectively saving for a down payment to buy a home. Other barriers that prevent lower-income individuals from buying or maintaining their home include the high cost of childcare and the lack of a dynamic public transit system. Louisville’s public transit system is not reliable and tends to have a low ridership. The contact stated that banks are involved in the community, but only a few are actively supporting financial empowerment and affordable housing initiatives.

The second interview was with a representative from a small business development center. The contact explained that the Greater Louisville area is growing through population and business development/expansion. However, even with this growth, the western Louisville community’s economy continues to lag. The contact noted there are few financial institutions in West Louisville, but there are payday lenders. When asked about the small business support services, the contact said Louisville is actually well-positioned to support small businesses. There are good public-private partnerships, so if entrepreneurs are motivated, they should be able to find assistance. The contact said the biggest impediment to small business development is inexperience. While some individuals may have a good business idea, they may lack the skill set to turn their idea into a profitable endeavor. While there are resources available, novice entrepreneurs may not always take advantage of these opportunities. In addition, small businesses have a hard time finding and retaining employees because smaller employers typically pay their workers considerably less than larger employers. The contact said a majority of area banks are active when it comes to supporting area small businesses.

**Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 1,091,447, of which 62.9% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearer retirement). This translates into a potential labor workforce where the majority of the population are of the working- and consumer-age population with increased contribution to economic growth. Additionally, 17.7% of the population live in moderate-income census tracts, while a much smaller 9.6% reside in low-income tracts. This could make accessibility to low-income individuals by financial institutions more challenging and difficult to measure. The table below illustrates the changes in population in all counties within the assessment area.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Clark County, Indiana	110,232	113,181	2.7%	118,302	4.5%
Floyd County, Indiana	74,578	75,900	1.8%	78,522	3.5%
Harrison County, Indiana	39,364	39,230	-0.3%	40,515	3.3%
Jefferson County, Kentucky	741,096	755,809	2.0%	766,757	1.4%
Oldham County, Kentucky	60,316	63,037	4.5%	66,799	6.0%
Shelby County, Kentucky	42,074	44,290	5.3%	49,024	10.7%
<b>Indiana</b>	<b>6,483,802</b>	<b>6,568,645</b>	<b>1.3%</b>	<b>6,732,219</b>	<b>2.5%</b>
<b>Kentucky</b>	<b>4,339,367</b>	<b>4,397,353</b>	<b>1.3%</b>	<b>4,467,673</b>	<b>1.6%</b>

Between 2010 and 2019, all counties in the assessment area experienced strong population growth, with the most significant occurring in Shelby and Oldham counties in Kentucky at 16.0% and



10.5%, respectively. Population growth in nearly every county outpaced growth in Indiana (3.8%) and Kentucky (2.9%) over the same period of time.

### Income Characteristics

The 2015 MFI in the assessment area (\$65,559) was notably higher than Indiana at \$61,119 and Kentucky at \$55,367. Oldham County, Kentucky, had a significantly higher MFI at \$96,364 comprised of 62.3% upper-income families while Jefferson County, Kentucky, had the lowest MFI at \$62,932 containing 40.6% low- and moderate-income families. As shown below, the assessment area's MFI increased slightly by 0.6% in 2019 while rebounding strongly by 4.5% in 2020.

Borrower Income Levels										
Louisville/Jefferson County, KY-IN MSA										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0 -	49.99%	50% -	79.99%	80% -	119.99%	120% -	& above
2018	\$70,400		0 -	\$35,199	\$35,200 -	\$56,319	\$56,320 -	\$84,479	\$84,480 -	& above
2019	\$70,800	0.6%	0 -	\$35,399	\$35,400 -	\$56,639	\$56,640 -	\$84,959	\$84,960 -	& above
2020	\$74,100	4.5%	0 -	\$37,049	\$37,050 -	\$59,279	\$59,280 -	\$88,919	\$88,920 -	& above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Floyd County, Indiana, and Jefferson County, Kentucky, had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Jefferson County, Kentucky, was the only county that had a poverty rate higher than the national poverty rate during this period.

Poverty Rates			
Assessment Area: Louisville-Jefferson County KY-IN MSA #31140			
Area	Years		
	2017	2018	2019
Clark County, Indiana	10.6	11.2	9.7
Floyd County, Indiana	10.5	9.5	10.6
Harrison County, Indiana	9.4	9.3	8.2
Jefferson County, Kentucky	14.1	15.4	14.2
Oldham County, Kentucky	5.1	5.6	4.9
Shelby County, Kentucky	10.8	10.0	9.4
<b>Indiana</b>	<b>13.3</b>	<b>13.0</b>	<b>11.9</b>
<b>Kentucky</b>	<b>17.1</b>	<b>16.7</b>	<b>16.0</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based upon 2015 FFIEC Census data, Jefferson County, Kentucky, had the highest household poverty level at 15.7% and the highest percentage of low- and moderate-income households at 42.8%. With Jefferson County making up the majority of the assessment area households at 306,915 (71.5%), this primarily contributed to the overall poverty level in the assessment area at 14.4%. For comparison purposes, the next highest household poverty level was found in Harrison County, Indiana, at 13.7%. Overall, of the 429,175 households in this assessment area, 40.6% are low- and moderate-income, 2.8% receive public assistance, and 15.3% have rent costs greater than 30.0% of their monthly income.

## Housing Characteristics

According to the 2015 U.S. Census data, there are 271,757 families and nearly double the number of housing units in the assessment area at 475,607. The rate of owner-occupied housing in low-income census tracts is 26.3%, while it is 44.0% in moderate-income census tracts. Of the total housing units in low-income tracts, over half are rental at 55.0% and 18.7% are vacant, while 43.8% of housing units in moderate-income tracts are rental and 12.2% are vacant. From an income perspective, 10.2% of the housing units and 8.0% of families are in the assessment area's low-income tracts, while 18.9% of the housing units and 16.2% of families in the assessment area are in moderate-income tracts. This data demonstrates the area's reliance upon the rental market and the need for affordable rentals, particularly in the assessment area's low- and moderate-income geographies. It also demonstrates a limited ability for FFB to make HMDA-reportable loans in low- and moderate-income census tracts.

The 2015 U.S. Census data shows the median age of housing stock in low- and moderate-income tracts was above 60 years old, which was considerably more than middle- and upper-income tracts at 47 and 38 years old, respectively. This would indicate opportunities to invest in newer or renovated affordable housing through joint ventures, partnerships, and home improvement loans. Between 2010 and 2015, MHV increased in all six counties within the assessment area, led by Floyd County, Indiana (6.3%), and Oldham County, Kentucky (5.6%). Overall, the increases in MHV in the Indiana counties outperformed the state average of 1.0%. For Kentucky, the MHV increases in Shelby (3.7%) and Jefferson (3.1%) counties were below the Kentucky state average of 5.5%. While robust growth in MHV was experienced across the entire assessment area, MGR increased dramatically within the counties in Kentucky, including Oldham County (24.1%), Shelby County (18.1%), and Jefferson County (12.4%). Coincidentally, as previously noted in the Populations Characteristics section of this report, notable increases in population was experienced in Oldham and Shelby counties, thereby fueling demand for rental housing and resulting in higher MGR. The increases in MGR within the Indiana counties more closely align with Indiana at 9.1%. The MGR for Kentucky at 12.3% more closely aligns with Jefferson County, also at 12.3%, as the county makes up the largest proportionate share of the population in the state's assessment area. The notable rise in MGR demonstrates the potential risk that the rental market may become less affordable, considering the larger percentage of low- and moderate-income families dependent upon the rental market. The table below presents housing cost changes in the MSA by county and state in 2006-2010 and 2011-2015.

Additionally, throughout the assessment area, the affordability ratio increased in four of the six counties. The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the six counties, as well as Indiana and Kentucky. Considering that the affordability ratio increased in four of the six counties despite increases in MHV across the assessment area, this demonstrates that increases in the MFI outpaced MHV.

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Clark County, Indiana	\$ 125,800	\$ 129,000	2.5%	37.7	40.1	\$ 692	\$ 755	9.1%
Floyd County, Indiana	\$ 147,100	\$ 156,300	6.3%	35.6	35.1	\$ 683	\$ 723	5.9%
Harrison County, Indiana	\$ 124,200	\$ 129,300	4.1%	41.3	40.3	\$ 638	\$ 669	4.9%
Jefferson County, Kentucky	\$ 145,900	\$ 150,400	3.1%	31.1	32.4	\$ 667	\$ 749	12.3%
Oldham County, Kentucky	\$ 234,400	\$ 247,500	5.6%	33.9	34.5	\$ 671	\$ 833	24.1%
Shelby County, Kentucky	\$ 169,500	\$ 175,700	3.7%	32.6	34.3	\$ 674	\$ 796	18.1%
<b>Indiana</b>	<b>\$ 123,000</b>	<b>\$ 124,200</b>	<b>1.0%</b>	<b>38.8</b>	<b>39.7</b>	<b>\$ 683</b>	<b>\$ 745</b>	<b>9.1%</b>
<b>Kentucky</b>	<b>\$ 116,800</b>	<b>\$ 123,200</b>	<b>5.5%</b>	<b>35.6</b>	<b>35.5</b>	<b>\$ 601</b>	<b>\$ 675</b>	<b>12.3%</b>

Building permits are a leading indicator of future activity in the construction sector. Due to the high volatility typically associated with the housing market from year to year, the trend of building permits between 2017 and 2019 was analyzed to negate any outlier spikes in activity. Despite declines in permits in four of the six counties, strong growth in permits was experienced in the two counties representing the highest volumes in the assessment area between 2017 and 2019, including Jefferson County, Kentucky (111 permits), and Clark County, Indiana (350 permits). For comparison purposes, Indiana experienced a 3.0% growth in permits, while Kentucky permits declined 6.5% over the same period of time.

Building Permits					
Area	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Clark County, Indiana	554	753	35.9%	904	20.1%
Floyd County, Indiana	231	206	-10.8%	207	0.5%
Harrison County, Indiana	120	638	431.7%	112	-82.4%
Jefferson County, Kentucky	3,324	3,318	-0.2%	3,435	3.5%
Oldham County, Kentucky	317	245	-22.7%	283	15.5%
Shelby County, Kentucky	503	232	-53.9%	272	17.2%
<b>Louisville-Jefferson County, KY-IN MSA</b>	<b>5,785</b>	<b>5,513</b>	<b>-4.7%</b>	<b>5,766</b>	<b>4.6%</b>
<b>Indiana</b>	<b>21,664</b>	<b>21,480</b>	<b>-0.8%</b>	<b>22,309</b>	<b>3.9%</b>
<b>Kentucky</b>	<b>12,630</b>	<b>13,826</b>	<b>9.5%</b>	<b>11,811</b>	<b>-14.6%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (90.5%) in the assessment area have revenue under \$1.0 million. There are approximately 613,605 paid employees in this assessment area who are working in either the private sector or government, according to the Kentucky Cabinet for Economic Development<sup>15</sup> and the Indiana Department of Workforce Development.<sup>16</sup> By percentage of employees, the largest job category in the assessment area is manufacturing, followed by retail, office and administrative support, professional/businesses, and leisure and hospitality, respectively.

<sup>15</sup> Kentucky Cabinet for Economic Development: [https://ced.ky.gov/Workforce/Workforce\\_Data](https://ced.ky.gov/Workforce/Workforce_Data)

<sup>16</sup> Indiana Department of Workforce Development: <http://www.hoosierdata.in.gov/>

The table below presents the unemployment rate in the assessment area, the counties that comprise it, and the states to which the counties belong between 2017 and 2019:

<b>Unemployment Rates</b>			
<b>Assessment Area: Louisville-Jefferson, KY-IN MSA #31140</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Clark County, Indiana	3.5	3.5	3.3
Floyd County, Indiana	3.4	3.3	3.2
Harrison County, Indiana	3.5	3.5	3.2
Jefferson County, Kentucky	4.4	4.0	4.0
Oldham County, Kentucky	3.5	3.3	3.3
Shelby County, Kentucky	3.6	3.5	3.4
<b>Louisville-Jefferson, KY-IN MSA</b>	<b>4.1</b>	<b>3.9</b>	<b>3.8</b>
<b>Indiana</b>	<b>3.6</b>	<b>3.5</b>	<b>3.3</b>
<b>Kentucky</b>	<b>4.9</b>	<b>4.3</b>	<b>4.3</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates trended slightly downward across the assessment area, counties, and states between 2017 and 2019. Although Jefferson County consistently had the highest unemployment in the assessment area from 2017 to 2019, its unemployment rate was lower than Kentucky, which tracked 0.5% to 0.3% higher on average. Unemployment rates in all counties in Indiana were commensurate with Indiana, while most counties in the assessment area generally outperformed the national average rates.

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

**Lending Test**

FFB’s performance relative to the lending test in the Louisville multistate MSA is rated “Outstanding.”

FFB is a leader in making community development loans in this assessment area and has a good distribution among borrowers of different income levels and to businesses of different revenue sizes. FFB has a good geographic distribution of loans with a moderate level of lending gaps. FFB makes extensive use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits an excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Based on the overall volume of loans, greatest consideration was given to the evaluation of HMDA lending (home purchase, refinance, and home improvement lending, respectively), followed by small business lending. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

FFB originated 1,636 HMDA loans and 756 CRA loans and had a moderate level of lending gaps in this assessment area during the evaluation period. The percentage of FFB’s lending in the Louisville MSA is 9.4%, which is greater than the percentage of total deposits at 4.3%. Also, no substantial concentration of loans was identified in excluded counties within this assessment area.

Lastly, in response to COVID-19, FFB deferred loan payments to businesses and consumers and provided loan modifications to businesses to help them remain viable. The following tables show the number and percentage of payment deferrals and loan modifications by tract income made between April 3, 2020, through June 30, 2020, compared to the percentage of businesses, households, and owner-occupied units in these tracts, as applicable.

<b>Geographic Distribution of Deferrals Commercial Business Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	22	12.5%	7.4%
Moderate	29	16.5%	14.3%
Middle	53	30.1%	34.6%
Upper	72	40.9%	40.0%
<b>Total</b>	<b>176</b>	<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Consumer Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Households</b>
Low	1	2.2%	9.2%
Moderate	2	4.3%	18.5%
Middle	18	39.1%	41.0%
Upper	25	54.4%	31.0%
<b>Total</b>		<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Mortgage Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Owner-Occupied Units</b>
Low	4	5.6%	4.5%
Moderate	14	19.4%	14.1%
Middle	19	26.4%	43.5%
Upper	35	48.6%	37.7%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	

<b>Geographic Distribution of Loan Modifications Commercial Businesses*</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	29	14.1%	7.4%
Moderate	32	15.6%	14.3%
Middle	65	31.7%	34.6%
Upper	79	38.6%	40.0%
<b>Total</b>	<b>205</b>	<b>100.0%</b>	
<i>*5.0% of loan modifications made to small businesses</i>			

With the exception of payment deferrals for consumer loans, the majority of FFB’s payment deferrals and loan modifications in the Louisville MSA exceeded proxies.

Lending levels reflect an excellent responsiveness to the credit needs in the assessment area.

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

FFB’s overall distribution among borrowers of different income levels and businesses of different sizes is good. Borrower distribution is good for small business and home purchase lending and adequate for refinance and home improvement lending.

***Home Purchase Lending***

FFB made 183 home purchase loans totaling \$40.6 million in 2020. FFB made 53 (29.0%) home purchase loans totaling \$5.0 million (12.3%) to low-income borrowers, which substantially exceeded the percentage of families at 21.1% by volume and was below by dollar amount. Given FFB’s strong performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is excellent.

FFB made 47 (25.7%) home purchase loans totaling \$6.8 million (16.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.4% by volume and was slightly below by dollar amount. Given FFB's strong performance compared to the proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 19 home purchase loans totaling \$3.9 million to middle-income borrowers. This represents 10.4% of home purchase loans by volume and 9.5% by dollar amount compared to the percentage of families at 19.8%.

FFB made 64 home purchase loans totaling \$25.0 million to upper-income borrowers. This represents 35.0% of home purchase loans by volume and 61.5% by dollar amount compared to the percentage of families at 41.7%.

FFB made 256 home purchase loans totaling \$65.0 million in 2019. FFB originated one (0.4%) home purchase loan totaling \$112,000 (0.2%) to a borrower with an unknown-income designation. FFB made 39 (15.2%) home purchase loans totaling \$4.1 million (6.4%) to low-income borrowers, which was slightly below the percentage of families (21.1%) by volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 10.4% and 5.7%, respectively. Given FFB's performance compared to the proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good. High rates of poverty likely limit the ability of low-income borrowers to easily access loans. This level of origination supports that lending performance is good to these borrowers.

FFB made 64 (25.0%) home purchase loans totaling \$9.0 million (13.9%) to moderate-income borrowers, which exceeded the percentage of families at 17.4% in volume. This was also significantly above the aggregate by volume and dollar amount of 23.2% and 16.7%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 37 home purchase loans totaling \$6.4 million to middle-income borrowers. This represents 14.5% of home purchase loans by volume and 9.9% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 20.6% by volume and 19.2% by dollar amount to middle-income borrowers.

FFB made 115 home purchase loans totaling \$45.3 million to upper-income borrowers. This represents 44.9% of home purchase loans by volume and 69.7% by dollar amount compared to the percentage of families at 41.7%. The aggregate of all lenders made 33.6% by volume and 47.2% by dollar amount to upper-income borrowers.

FFB made 212 home purchase loans totaling \$47.7 million in 2018. FFB originated two (0.9%) home purchase loans totaling \$197,000 (0.4%) to borrowers with unknown-income designations. FFB made 25 (11.8%) home purchase loans totaling \$1.9 million (3.9%) to low-income borrowers, which was below the percentage of families at 21.0%. The percentage of loans by volume and dollar amount was comparable to the aggregate of all lenders at 11.2% and 6.1%, respectively. Given FFB's performance relative to the aggregate of all lenders and proxy, the borrower distribution of home purchase loans to low-income borrowers is adequate.

FFB made 40 (18.9%) home purchase loans totaling \$5.4 million (11.4%) to moderate-income borrowers, which exceeded the percentage of families at 17.3% by volume. This was slightly below the aggregate volume and dollar amount of 22.7% and 16.2%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is good.

FFB made 41 home purchase loans totaling \$6.9 million to middle-income borrowers. This represents 19.3% of home purchase loans by volume and 14.4% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 19.9% by volume and 18.9% by dollar amount to middle-income borrowers.

FFB made 104 home purchase loans totaling \$33.4 million to upper-income borrowers. This represents 49.1% of home purchase loans by volume and 69.9% by dollar amount compared to the percentage of families at 41.8%. The aggregate of all lenders made 30.3% by volume and 43.9% by dollar amount to upper-income borrowers.

Overall, FFB's home purchase performance, while below proxy, was strong compared to the aggregate of all lenders; therefore, the borrower distribution of home purchase lending is good.

#### *Refinance Lending*

FFB made 241 refinance loans totaling \$55.2 million in 2020. Also, FFB originated one (0.4%) refinance loan totaling \$160,000 (0.3%) to a borrower with an unknown-income designation.

FFB made 15 (6.2%) refinance loans totaling \$1.2 million (2.2%) to low-income borrowers, which was well below the percentage of families at 21.1% by volume and dollar amount. Given FFB's weak performance compared to the proxy, the borrower distribution of refinance loans to low-income borrowers is poor.

FFB made 24 (10.0%) refinance loans totaling \$2.8 million (5.1%) to moderate-income borrowers, which was below the percentage of families at 17.4% by volume and dollar amount. Given FFB's performance compared to the proxy, the borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made 47 refinance loans totaling \$7.5 million to middle-income borrowers. This represents 19.5% of refinance loans by volume and 13.6% by dollar amount compared to the percentage of families at 19.8%.

FFB made 154 refinance loans totaling \$43.5 million to upper-income borrowers. This represents 63.9% of refinance loans by volume and 78.8% by dollar amount compared to the percentage of families at 41.7%.

FFB made 247 refinance loans totaling \$57.4 million in 2019. Also, FFB originated 12 (4.9%) totaling \$1.3 million (2.3%) refinance loans to borrowers with unknown-income designations.



FFB made 13 (5.3%) refinance loans totaling \$692,000 (1.2%) to low-income borrowers, which was well below the percentage of families at 21.1%. However, the percentage of loans by volume was just slightly below the aggregate of all lenders at 6.9% and well below by dollar amount. The poverty level likely impacted FFB's opportunity for lending. Given FFB's good performance relative to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is adequate.

FFB made 26 (10.5%) refinance loans totaling \$2.8 million (4.8%) to moderate-income borrowers, which was below the percentage of families at 17.4%. The percentage of loans was also below the aggregate of lenders at 15.9% by volume and 10.2% by dollar amount. Given FFB's performance relative to the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made 42 refinance loans totaling \$5.8 million to middle-income borrowers. This represents 17.0% of refinance loans by volume and 10.0% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 20.5% by volume and 17.0% by dollar amount to middle-income borrowers.

FFB made 154 refinance loans totaling \$47.0 million to upper-income borrowers. This represents 62.3% of refinance loans by volume and 81.6% by dollar amount compared to the percentage of families at 41.7%. The aggregate of all lenders made 40.9% by volume and 52.3% by dollar amount to upper-income borrowers.

FFB made 127 refinance loans totaling \$23.6 million in 2018. FFB also originated 19 (15.0%) refinance loans to borrowers with unknown-income designations totaling \$3.5 million (15.0%). FFB made six (4.7%) refinance loans totaling \$387,000 (1.6%) to low-income borrowers, which was well below the percentage of families at 21.0%. The percentage of loans by volume and dollar amount was also well below the aggregate of all lenders at 10.8% and 6.0%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is poor.

FFB made 17 (13.4%) refinance loans totaling \$1.8 million (7.5%) to moderate-income borrowers, which below the percentage of families at 17.3% in volume and just below by dollar amount. This was below the aggregate of lenders at 19.5% by volume and 13.9% by dollar amount. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made 28 refinance loans totaling \$3.5 million to middle-income borrowers. This represents 22.0% of refinance loans by volume and 14.9% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 21.2% by volume and 19.1% by dollar amount to middle-income borrowers.

FFB made 57 refinance loans totaling \$14.4 million to upper-income borrowers. This represents 44.9% of refinance loans by volume and 61.0% by dollar amount compared to the percentage of families at 41.8%. The aggregate of all lenders made 36.6% by volume and 48.1% by dollar amount to upper-income borrowers.

Overall, FFB's refinance lending performance was below the percentage of families and slightly below the aggregate of all lenders; therefore, the borrower distribution of refinance lending is adequate.

### *Home Improvement Lending*

FFB made 44 home improvement loans totaling \$4.3 million in 2020. FFB made two (4.5%) home improvement loans totaling \$90,000 (2.1%) to low-income borrowers. This was well below the percentage of families at 21.0%. Given FFB's performance compared to the proxy, the borrower distribution of home improvement loans to low-income borrowers is poor.

FFB made seven (15.9%) home improvement loans totaling \$677,000 (15.8%) to moderate-income borrowers. This was slightly below the proxy by volume of 17.3%. Given FFB's performance compared to the proxy, the borrower distribution of home improvement loans to moderate-income borrowers is good.

FFB made nine home improvement loans totaling \$862,000 to middle-income borrowers. This represents 20.5% of home improvement loans by volume and 20.1% by dollar amount compared to the percentage of middle-income families of 19.8%.

FFB made 26 home improvement loans totaling \$2.7 million to upper-income borrowers. This represents 59.1% of home improvement loans by volume and 62.0% by dollar amount compared to the percentage of upper-income families of 41.8%.

FFB made 72 home improvement loans totaling \$5.3 million in 2019. FFB also originated two (2.8%) home improvement loans to borrowers with unknown-income designations totaling \$198,000 (3.7%). FFB made one (1.4%) home improvement loan totaling \$12,000 (0.2%) to low-income borrowers, which was substantially below the percentage of families at 21.0% by volume and dollar amount. FFB's performance was also substantially below the aggregate of all lenders at 7.5% by volume and 5.0% by dollar amount. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is very poor.

FFB made seven (9.7%) home improvement loans totaling \$275,000 (5.2%) to moderate-income borrowers, which was below the percentage of families at 17.3% and the aggregate of lenders at 18.6% by volume and 13.9% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, home improvement loan distribution to moderate-income borrowers is adequate.

FFB made 12 home improvement loans totaling \$645,000 to middle-income borrowers. This represents 16.7% of home improvement loans by volume and 12.1% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 21.9% by volume and 19.4% by dollar amount to middle-income borrowers.

FFB made 50 home improvement loans totaling \$4.2 million to upper-income borrowers. This represents 69.4% of home improvement loans by volume and 78.7% by dollar amount compared

to the percentage of families at 41.8%. The aggregate of all lenders made 49.0% by volume and 57.8% by dollar amount to upper-income borrowers.

FFB made 76 home improvement loans totaling \$7.3 million in 2018. FFB also originated one (1.3%) home improvement loan to borrowers with an unknown-income designation totaling \$50,000 (0.7%). In comparison, the aggregate of lenders made 6.7% of loans by volume and 10.1% by dollar amount.

FFB made two (2.6%) home improvement loans totaling 34,000 (0.5%) to low-income borrowers, which was well below the percentage of families at 21.0%. The aggregate of all lenders was higher than FFB at 7.6% by volume and 4.7% by dollar amount. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, home improvement loan distribution to low-income borrowers is very poor.

FFB made nine (11.8%) home improvement loans totaling \$411,000 (5.6%) to moderate-income borrowers, which was below the percentage of families at 17.3%. This was below the aggregate of lenders at 15.9% by volume and 12.3% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is adequate.

FFB made 10 home improvement loans totaling \$570,000 to middle-income borrowers. This represents 13.2% of home improvement loans by volume and 7.8% by dollar amount compared to the percentage of families at 19.8%. The aggregate of all lenders made 22.3% by volume and 17.1% by dollar amount to middle-income borrowers.

FFB made 54 home improvement loans totaling \$6.2 million to upper-income borrowers. This represents 71.1% of home improvement loans by volume and 85.4% by dollar amount compared to the percentage of families at 41.8%. The aggregate of all lenders made 47.4% by volume and 55.6% by dollar amount to upper-income borrowers.

Overall, FFB's home improvement performance was below the percentage of families and slightly below the aggregate of all lenders; therefore, the borrower distribution of home improvement lending is adequate.

### *Small Business Lending*

In 2020, FFB made 363 small business loans totaling \$37.8 million to businesses of different sizes, of which 289 (79.6%) totaling \$24.8 million (65.4%) were PPP loans with unknown gross annual revenues. It is noted that 74.7% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 191 small business loans totaling \$38.5 million to businesses of different sizes in 2019 and 99 (51.8%) of these loans totaling \$12.6 million (32.8%) were made to businesses with revenues of \$1.0 million or less. While this is slightly below the percentage of small businesses in the assessment area at 90.2%, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 46.6% and 30.5%, respectively. Therefore, the distribution of small

business loans to businesses of different sizes is good, considering FFB’s performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (54.5%) in amounts of \$100,000 or less compared to 90.4% of small dollar loans made by aggregate of all lenders. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 187 small business loans totaling \$36.8 million to businesses of different sizes in 2018 and 94 (50.3%) of these loans totaling \$13.7 million (37.2%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 89.8%, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 46.2% and 31.2%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB’s performance relative to aggregate of all lenders.

FFB made an adequate percentage of small-dollar loans (54.0%) in amounts of \$100,000 or less, compared to 90.0% of small-dollar loans made by the aggregate of all lenders. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019 and 2018, FFB’s small business performance was slightly below proxy, but it exceeded the aggregate of all lenders. In addition, FFB consistently displayed a willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is good.

***Geographic Distribution of Loans***

FFB’s overall distribution of lending among geographies is good. Refinance and home improvement lending is adequate and home purchase lending is good. Small business loan geographic distribution is excellent. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration		
	2018	2019	2020
Low	45.7%	54.3%	51.4%
Moderate	61.1%	64.8%	68.5%
Middle	69.1%	84.5%	82.5%
Upper	93.6%	93.6%	94.9%
Unknown	100.0%	100.0%	50.0%
<b>Total</b>	<b>71.8%</b>	<b>79.3%</b>	<b>78.9%</b>

Overall, lending gaps are moderate. FFB was able to make loans in a majority of its low- and moderate-income tracts in the evaluation period. Further, lending in low- and moderate-income tracts improved over the evaluation period.

### *Home Purchase Lending*

FFB made 183 home purchase loans totaling \$40.6 million in 2020. FFB made 12 (6.6%) home purchase loans totaling \$1.4 million (3.6%) in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 4.5% by volume and was slightly below by dollar amount. Given FFB's strong performance relative to the proxy, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 38 (20.8%) home purchase loans totaling \$4.0 million (9.9%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 14.1% by volume and was below by dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of home purchase loans in moderate-income tracts is good.

FFB made 63 home purchase loans totaling \$9.6 million in middle-income tracts. This represents 34.4% of home purchase loans by volume and 23.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%.

FFB made 70 home purchase loans totaling \$25.5 million in upper-income tracts. This represents 38.3% of home purchase loans by volume and 62.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.7%.

FFB made 256 home purchase loans totaling \$65.0 million in 2019. FFB made 17 (6.6%) home purchase loans totaling \$1.8 million (2.7%) in low-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 4.5% in volume. Further, the percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 3.9% and 2.0%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 30 (11.7%) home purchase loans totaling \$4.0 million (6.1%) in moderate-income census tracts. This was slightly beneath the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans was comparable to the aggregate of lenders in volume and dollar amount at 13.0% and 8.1%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is good.

FFB made 86 home purchase loans totaling \$13.6 million in middle-income census tracts. This represents 33.6% by volume and 20.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 43.2% by volume and 36.6% by dollar amount in middle-income tracts.

FFB made 123 home purchase loans totaling \$45.7 million in upper-income census tracts. This represents 48.0% by volume and 70.3% by dollar amount compared to the percentage of owner-

occupied units in these tracts at 37.7%. The aggregate of all lenders made 39.8% by volume and 53.1% by dollar amount in upper-income tracts.

FFB made 212 home purchase loans totaling \$47.7 million in 2018. FFB made 14 (6.6%) home purchase loans totaling \$1.3 million (2.6%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 4.5%. The percentage of loans substantially exceeded the aggregate of all lenders by volume and was below by dollar amount at 1.7%. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 15 (7.1%) home purchase loans totaling \$1.4 million (2.9%) in moderate-income census tracts. This was below the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans was below the aggregate of lenders in volume at 13.5% and well below by dollar amount at 8.2%. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is adequate.

FFB made 75 home purchase loans totaling \$12.5 million in middle-income census tracts. This represents 35.4% by volume and 26.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 43.7% by volume and 36.6% by dollar amount in middle-income tracts.

FFB made 106 home purchase loans totaling \$31.8 million in upper-income census tracts. This represents 50.0% by volume and 66.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.7%. The aggregate of all lenders made 39.2% by volume and 53.3% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending performance was excellent for 2020, good for 2019, and adequate for 2018; therefore, the geographic distribution of home purchase lending is good.

### *Refinance Lending*

FFB made 241 refinance loans totaling \$55.2 million in 2020. FFB made two (0.8%) refinance loans totaling \$136,000 (0.2%) in low-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 4.5%. Given FFB's weak performance relative to the proxy, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made 10 (4.1%) refinance loans totaling \$1.3 million (2.4%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 14.1%. Given FFB's performance relative to the proxy, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 62 refinance loans totaling \$9.5 million in middle-income tracts. This represents 25.7% of refinance loans by volume and 17.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%.

FFB made 166 (68.9%) refinance loans totaling \$43.8 million (79.2%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 37.7%.

FFB made 247 refinance loans totaling \$57.4 million in 2019. FFB made five (2.0%) refinance loans totaling \$242,000 (0.4%) in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 4.5%. The percentage of loans by volume was slightly below at 2.0% and well below by dollar amount at 1.1%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is adequate.

FFB made 16 (6.5%) refinance loans totaling \$1.4 million (2.5%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans by volume was slightly below at 8.6% and well below by dollar amount at 5.1%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 83 refinance loans totaling \$10.9 million in middle-income tracts. This represents 33.6% of refinance loans by volume and 19.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 38.2% by volume and 30.1% by dollar amount in middle-income tracts.

FFB made 143 (57.9%) refinance loans totaling \$44.9 million (78.1%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 37.7%. The aggregate of all lenders made 51.0% by volume and 63.6% by dollar amount in upper-income tracts.

FFB made 127 refinance loans totaling \$23.6 million in 2018. FFB made five (3.9%) refinance loans totaling \$459,000 (1.9%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 4.5%. The percentage of loans by volume and dollar amount substantially exceeded the aggregate at 2.8% and 1.6%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

FFB made 12 (9.4%) refinance loans totaling \$1.1 million (4.7%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans by volume was slightly below the aggregate at 11.1% and below the dollar amount at 7.1%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 44 refinance loans totaling \$5.0 million in middle-income tracts. This represents 34.6% of refinance loans by volume and 21.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 42.1% by volume and 34.2% by dollar amount in middle-income tracts.

FFB made 66 (52.0%) refinance loans totaling \$17.1 million (72.4%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 37.7%. The aggregate of all lenders made 44.0% by volume and 57.0% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance varied compared to the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

### *Home Improvement Lending*

FFB made 44 home improvement loans totaling \$4.3 million in 2020. FFB made no home improvement loans in low-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 4.5%. Given FFB's weak performance compared to the proxy, the geographic distribution of home improvement loans in low-income tracts is very poor.

FFB made one (2.3%) home improvement loan totaling \$27,000 (0.6%) in moderate-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 14.1%. Given FFB's weak performance compared to the proxy, the geographic distribution of home improvement loans in moderate-income tracts is very poor.

FFB made 15 home improvement loans totaling \$1.5 million in middle-income tracts. This represents 34.1% of home improvement loans by volume and 35.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%.

FFB made 28 home improvement loans totaling \$2.7 million in upper-income tracts. This represents 63.6% of home improvement loans by volume and 64.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.7%.

FFB made 72 home improvement loans totaling \$5.3 million in 2019. FFB made no home improvement loans in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 4.5%. The percentage of loans by volume and dollar amount was substantially below the aggregate of all lenders at 2.9% and 1.9%, respectively. Given FFB's weak performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in low-income tracts is very poor.

FFB made five (6.9%) home improvement loans totaling \$185,000 (3.5%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans by volume was below the aggregate of all lenders at 10.3% and was well below by dollar amount at 7.3%. Given FFB's performance compared to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 26 home improvement loans totaling \$1.4 million in middle-income tracts. This represents 36.1% of home improvement loans by volume and 25.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 39.5% by volume and 32.0% by dollar amount in middle-income tracts.

FFB made 41 home improvement loans totaling \$3.8 million in upper-income tracts. This represents 56.9% of home improvement loans by volume and 70.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.7%. The aggregate of all lenders made 47.2% by volume and 58.7% by dollar amount in upper-income tracts.



FFB made 76 home improvement loans totaling \$7.3 million in 2018. FFB made two (2.6%) home improvement loans totaling \$24,000 (0.3%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 4.5%. The percentage of loans by volume was slightly below the aggregate of all lenders at 3.1% and substantially below by dollar amount at 2.6%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in low-income tracts is adequate.

FFB made six (7.9%) home improvement loans totaling \$171,000 (2.4%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 14.1%. The percentage of loans by volume was slightly below the aggregate at 8.6% and well below by dollar amount at 6.3%. Given FFB's performance compared to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 27 home improvement loans totaling \$2.1 million in middle-income tracts. This represents 35.5% of home improvement loans by volume and 28.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 43.5%. The aggregate of all lenders made 37.1% by volume and 29.6% by dollar amount in middle-income tracts.

FFB made 41 home improvement loans totaling \$5.0 million in upper-income tracts. This represents 53.9% of home improvement loans by volume and 68.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.7%. The aggregate of all lenders made 51.1% by volume and 61.3% by dollar amount in upper-income tracts.

Overall, FFB's home improvement lending performance varied compared to the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

### *Small Business Lending*

FFB made 363 small business loans totaling \$37.8 million in 2020. FFB made 40 (11.0%) small business loans in low-income tracts totaling \$5.8 million (15.4%), which substantially exceeds the number of businesses in these tracts at 7.4% by volume and dollar amount. Given FFB's strong performance relative to the proxy, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 54 (14.9%) small business loans in moderate-income tracts totaling \$7.1 million (18.8%), which exceeds the number of businesses in these tracts at 14.3% by volume and dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 134 loans in middle-income tracts totaling \$13.9 million. This represents 36.9% of small business loans by volume and 36.8% by dollar amount compared to the businesses in these tracts at 34.6%.

FFB made 132 loans in upper-income tracts totaling \$10.3 million. This represents 36.4% by volume and 27.3% by dollar amount compared to businesses in these tracts at 40.0%.

FFB made 191 small business loans totaling \$38.5 million in 2019. FFB made 26 (13.6%) small business loans in low-income tracts totaling \$6.9 million (17.9%), which substantially exceeded the number of businesses in these tracts at 7.5% and the aggregate of all lenders at 7.4% by volume and 10.5% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 32 (16.8%) small business loans in moderate-income tracts totaling \$8.2 million (21.3%), which is above the number of business in these tracts at 14.5%. This exceeded the aggregate of all lenders at 15.2% by volume and 18.5% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 72 loans in middle-income tracts totaling \$14.2 million. This represents 37.7% of small business loans by volume and 36.9% by dollar amount compared to the businesses in these tracts at 34.4%. The aggregate of all lenders made 31.8% by volume and 31.6% by dollar amount in middle-income tracts.

FFB made 56 loans in upper-income tracts totaling \$7.1 million. This represents 29.3% by volume and 18.4% by dollar amount compared to businesses in these tracts at 40.0%. The aggregate of all lenders made 41.4% by volume and 33.9% by dollar amount in upper-income tracts.

FFB made 187 small business loans totaling \$36.8 million in 2018. FFB made 19 (10.2%) small business loans in low-income tracts totaling \$4.3 million (11.8%), which substantially exceeded the number of businesses in these tracts at 7.4%. Also, this substantially exceeded the aggregate of all lenders at 7.1% by volume and 9.3% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 44 (23.5%) small business loans in moderate-income tracts totaling \$9.1 million (24.6%), which is above the number of business in these tracts at 14.3%. This substantially exceeded the aggregate of all lenders at 15.3% by volume and 17.1% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 71 loans in middle-income tracts totaling \$14.6 million. This represents 38.0% of small business loans by volume and 39.5% by dollar amount compared to the businesses in these tracts at 34.4%. The aggregate of all lenders made 31.4% by volume and 32.7% by dollar amount in middle-income tracts.

FFB made 47 loans in upper-income tracts totaling \$7.3 million. This represents 25.1% by volume and 19.9% by dollar amount compared to businesses in these tracts at 40.1%. The aggregate of all lenders made 42.1% by volume and 35.1% by dollar amount in upper-income tracts.

Overall, FFB's performance was above proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is excellent.

### *Community Development Lending*

FFB is a leader in making community development loans in the Louisville assessment area. FFB originated or renewed 12 loans totaling \$42.1 million during the evaluation period. This is the fourth-largest percentage of community development lending by dollar amount, which represents approximately 10.3% of FFB’s total community development loans made during the evaluation period. The following table provides a breakdown of community development loans by community development purpose, number, and dollar amount:

<b>Purpose of CD Loans</b>	<b>#</b>	<b>\$</b>
Revitalization/Stabilization	7	\$21,094,577
Affordable Housing	2	\$1,090,000
Services for LMI Individuals	2	\$15,827,052
Economic Development	1	\$4,000,000
<b>Total</b>	<b>12</b>	<b>\$42,111,629</b>

FFB made the following community development loans during the evaluation period:

- Two loans for \$15.7 million to help with cash-flow needs of a long-term senior care facility that primarily serves Medicaid-eligible seniors.
- A working capital loan for \$4.0 million to help a small business build two new fast-food restaurants and create approximately 30 new jobs for low- and moderate-income individuals.
- A loan for \$10.0 million to finance construction of a soccer stadium to promote the development and revitalization of a historic low-income neighborhood. This project is considered to be the cornerstone of the city’s economic development plan for this neighborhood. This neighborhood is in an Opportunity Zone, and completion of this project is projected to bring \$3.8 million in economic output and nearly 2,500 jobs (a majority slated for low- and moderate-income workers) to the area.
- One loan for \$6.1 million to renovate two long-vacant historic buildings in a low-income area into a multi-use facility with retail space, public parking, and market rate apartments. These types of projects help to eradicate blight in urban areas.
- A bridge loan for \$3.2 million to finance the costs of the public improvement (water, sewer, and transportation infrastructure) portion of a county’s innovation and technology campus in a low-income tract. The recently completed campus is slated to bring 400 new jobs in the science, technology, engineering, and mathematics (STEM) fields to southern Indiana over the next decade.
- A loan for \$1.2 million to finance the construction of a downtown arts center. This project is a main component of the city’s five-year strategic plan to revitalize its urban cultural district and create job opportunities for independent workers (local artists).
- A loan for \$1.0 million to a housing partnership to support the purchase of 33 single-family homes in a low-income neighborhood to resell to low- and moderate-income, first-time homebuyers.
- Two loans for \$526,576 to continue renovations on a nine-unit apartment building located in a moderate-income area. A majority of the units support naturally occurring affordable housing with rents ranging from \$899 to \$1,400 a month, which is affordable for individuals at 80% or below area median income.

- A loan to a developer for \$100,000 to finance pre-development costs for new construction of 24-units of affordable housing in a historic neighborhood.
- A loan to a housing partnership for \$100,000 to finance pre-development costs to redevelop a long vacant historic warehouse into a \$34 million mixed-use development. This project is part of five-year strategic plan to eradicate blight and revitalize a low-income neighborhood.

In addition to FFB’s percentage of community development lending exceeding the percentage of total deposits at 4.3% and loans at 9.4% in this assessment area, FFB exhibits an excellent responsiveness to the need for affordable housing, services to low- and moderate-income individuals, and support and economic stimulus for small businesses and neighborhoods identified by community contacts and performance context information previously described in this report.

***Flexible Lending Programs***

FFB made 131 flexible mortgage-type loans totaling \$15.9 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit history. FFB made 109 flexible consumer-type loans, totaling \$51,400 in programs, designed to help borrowers establish or rebuild credit history and save money. This is FFB’s fourth-largest percentage of flexible mortgage- and consumer-type lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate:

Geographic Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
Community Builder	20.6%	17.8%	4.5%	30.9%	30.4%	14.1%	45.6%	49.8%	43.5%	2.9%	2.0%	37.7%
Dreambuilder	4.7%	4.0%	4.5%	41.9%	37.7%	14.1%	44.2%	48.4%	43.5%	9.3%	9.9%	37.7%
<b>All Flexible Mortgage Loan Programs</b>	<b>12.2%</b>	<b>10.7%</b>	<b>4.5%</b>	<b>33.6%</b>	<b>29.6%</b>	<b>14.1%</b>	<b>45.0%</b>	<b>48.3%</b>	<b>43.5%</b>	<b>9.2%</b>	<b>11.4%</b>	<b>37.7%</b>

FFB’s flexible mortgage lending in low- and moderate-income tracts by number and dollar amount exceeded the percentage of owner-occupied units, particularly in moderate-income geographies.

Geographic Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)
Credit Achiever	0.0%	0.0%	9.2%	20.0%	21.7%	18.5%	70.0%	60.9%	41.0%	10.0%	17.4%	31.0%
New Secured Credit Card	13.3%	13.4%	9.2%	17.3%	18.3%	18.5%	48.0%	45.2%	41.0%	21.4%	23.1%	31.0%
<b>All Flexible Consumer Lending Programs</b>	<b>11.9%</b>	<b>9.7%</b>	<b>9.2%</b>	<b>17.4%</b>	<b>18.1%</b>	<b>18.5%</b>	<b>50.5%</b>	<b>51.6%</b>	<b>41.0%</b>	<b>20.2%</b>	<b>20.6%</b>	<b>31.0%</b>

FFB’s flexible consumer lending in low-income tracts, by number and dollar amount, exceeded the percentage of households, but it was below the percentage of households by number and comparable to dollar amount in moderate-income tracts.

Borrower Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
Community Builder	50.0%	42.1%	21.1%	47.1%	54.9%	17.4%	2.9%	3.0%	19.8%	0.0%	0.0%	41.7%
Dreambuilder	74.4%	72.6%	21.1%	25.6%	27.4%	17.4%	0.0%	0.0%	19.8%	0.0%	0.0%	41.7%
<b>All Flexible Mortgage Loan Programs</b>	<b>51.9%</b>	<b>41.3%</b>	<b>21.1%</b>	<b>39.7%</b>	<b>45.2%</b>	<b>17.4%</b>	<b>6.1%</b>	<b>7.9%</b>	<b>19.8%</b>	<b>2.3%</b>	<b>5.6%</b>	<b>41.7%</b>

FFB’s flexible mortgage lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of families.

Borrower Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
Credit Achiever	70.0%	65.2%	24.9%	30.0%	34.8%	15.7%	0.0%	0.0%	17.5%	0.0%	0.0%	41.9%
New Secured Credit Card	55.1%	51.9%	24.9%	27.6%	28.8%	15.7%	14.3%	15.9%	17.5%	2.0%	2.2%	41.9%
<b>All Flexible Consumer Loan Programs</b>	<b>56.0%</b>	<b>52.1%</b>	<b>24.9%</b>	<b>28.4%</b>	<b>33.9%</b>	<b>15.7%</b>	<b>12.8%</b>	<b>11.5%</b>	<b>17.5%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>41.9%</b>

FFB’s flexible consumer lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of households, particularly to low-income borrowers.

FFB made 293 small business PPP loans totaling \$24.8 million in this assessment area. The following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB’s eighth-largest percentage of PPP lending activity by dollar amount.

<b>Geographic Distribution of CRA-Reportable Small Business Paycheck Protection Program Loans</b>			
<b>Tract Income Level</b>	<b>Percentage of Loans by Number of Loans</b>	<b>Percentage of Loans by Dollar Amount</b>	<b>Percentage of Businesses</b>
Low	9.3%	15.2%	7.4%
Moderate	13.5%	14.5%	14.3%
Middle	37.0%	42.9%	34.6%
Upper	39.4%	25.1%	40.0%
Unknown	0.7%	2.4%	3.6%

FFB’s PPP lending in low-income tracts exceeded the percentage of businesses by number and dollar amount, while PPP lending in moderate-income tracts was below by number and comparable to the percentage of businesses by dollar amount.

Therefore, FFB makes extensive use of flexible lending practices in serving assessment area credit needs through these programs, based on FFB’s performance mostly exceeding demographic comparators.

**Investment Test**

FFB’s performance relative to the investment test in the Louisville multistate MSA is rated “High Satisfactory.”

During the evaluation period, FFB made \$13.3 million in new investments and maintained \$1.3 million in prior period investments, which all support affordable housing. New investments worth \$10.3 million consisted of LIHTCs. These investments are considered to be particularly complex investments, taking substantial knowledge and time commitment to properly manage. In particular, one of FFB’s new investments was a LIHTC equity investment worth \$250,000 to Louisville Housing and Opportunities Micro-Enterprise (LHOME). LHOME is a CDFI that provides affordable loan products and financial coaching services to low-income small business owners, women-owned small businesses, and low-income renters and homeowners. The remaining new investments were mortgage-backed securities worth \$3.0 million, which are considered to be less responsive. The prior period investments worth \$1.3 million were also mortgage-backed securities.

FFB made 46 donations totaling \$359,900. Donations addressed affordable housing, emergency and disaster relief, financial education programs, workforce development, and small business development. Donations also supported initiatives aimed at responding to community needs, improving the financial stability of individuals and families, and revitalizing underserved communities. Consideration was also given to qualified activities in response to COVID-19. The following table shows the total number community development donations by purpose, number, and dollar amount:

Purpose of CD Donation	#	\$
Affordable Housing	22	\$178,300
Services to LMI Individuals	19	\$147,600
Economic Development	3	\$13,000
Revitalization/Stabilization	2	\$21,000
<b>Total</b>	<b>46</b>	<b>\$359,900</b>

In particular, FFB donated \$52,500 to two agencies that provide aid to those experiencing financial hardship due to the COVID-19 emergency. These donations primarily assisted community response funds that provide housing support and food assistance to low- or moderate-income individuals and families impacted by COVID-19. These donations are considered to be particularly responsive because these activities benefit low- or moderate-income individuals and families impacted by the COVID-19 emergency.

The largest donations in this assessment area include a \$50,000 donation made to the Housing Partnership supporting an affordable housing initiative and an in-kind donation to the Louisville Housing Authority of used computer equipment and furniture valued at \$31,300 to help the agency set up a workforce development training center. In addition to the equity investment, FFB also made a \$20,000 grant to LHOME. These donations are considered to be responsive, considering community contacts stressed the critical need for affordable housing and access to credit. Therefore, FFB exhibits an excellent responsiveness to credit and community development needs in this assessment area.

FFB made 3.5% of its total qualified community development investments and donations in the Louisville assessment area during this evaluation period, which is less than the percentage of total deposits at 4.3% and total loans at 9.4%. However, this is FFB’s sixth-largest percentage of qualified community development investment activity and FFB’s fourth-largest percentage of COVID-19 relief donations. While the total percentage of qualified investment activity falls below the percentage of total deposits and loans, FFB’s qualified investments and donations exhibit an excellent responsiveness to the need for affordable housing, services to low- and moderate-income individuals, support for small businesses, addressing the racial wealth gap, and COVID-19 relief. These are all needs identified by community contacts and performance context information described earlier in this report. Therefore, FFB made a significant level of qualified community development investments in the Louisville assessment area, particularly those not routinely provided by private investors, and was occasionally in a leadership position.

Lastly, FFB made two impact donations totaling \$28,800 to one organization that provides mental and emotional health services to low- and moderate-income children and families. These donations represent 9.2% of FFB’s total impact donations made during the evaluation period and are considered to be responsive to community development needs in the assessment area.

**Service Test**

FFB’s performance relative to the services test in the Louisville multistate MSA is rated “High Satisfactory.”

FFB’s delivery systems (branch and non-branch) are reasonably accessible to FFB’s geographies. FFB’s record of opening and closing branches has not adversely affected the accessibility of its branch delivery systems. The reasonableness of FFB’s business hours do not vary, and specialized deposit products and services are tailored to the convenience and needs of its assessment area, particularly low and moderate-income geographies. Lastly, FFB provides a relatively high level of community development services.

**Retail Services**

Since the previous evaluation, FFB entered this market as a result of the MainSource acquisition. FFB initially acquired 16 branches with ATMs but consolidated four branches and relocated one branch. These five closed branches were located in middle- and upper-income tracts. Presently, FFB maintains 12 branches and 13 full-service ATMs (including one standalone, full-service ATM) in this assessment area. The two branches located in low- and moderate-income tracts provide branch coverage within New Albany, Indiana, and Shelbyville, Kentucky. Overall, FFB’s record of opening and closing branch offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies.

Business hours do not vary in a way that inconveniences certain portions of the assessment area and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended hours of service consistently across the assessment area; however, the branch in the low-income tract does not offer weekend hours. Branch offices in this assessment area represent 8.3% of FFB’s total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts:

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*							
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only				Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	1	8.3%	1	0	1	1	0	Total	1	7.7%	1	7.7%	0	0	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	0	0	0	0	0	0	0	0	35	13.2%	9.2%	7.5%	
	LS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Moderate	Total	1	8.3%	1	0	1	1	1	Total	1	7.7%	1	7.7%	0	0	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	0	0	0	0	0	0	0	0	54	20.3%	18.5%	14.5%	
	LS	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Middle	Total	2	41.7%	2	2	4	4	4	Total	7	53.8%	7	53.8%	2	3	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	1	7.7%	1	7.7%	1	0	0	0	0	0	0	0	0
	LS	1	50.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97	36.5%	41.0%	34.4%	
Upper	Total	2	41.7%	2	2	2	2	2	Total	4	30.8%	4	30.8%	0	3	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	0	0	0	0	0	0	0	0	0	0	0	0	0
	LS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72	29.3%	31.0%	40.0%	
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	0	0	0	0	0	0	0	0	2	0.8%	0.4%	3.7%	
	LS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Totals	Total	12	100.0%	12	2	11	11	10	Total	13	100.0%	13	100.0%	2	6	0	0	0	0	0	0	0
	DTO	0	0	0	0	0	0	0	Stand Alone	1	7.7%	1	7.7%	1	0	0	0	0	0	0	0	0
	LS	1	8.3%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	266	100.0%	100.0%	100.0%	

The distribution of branches was below the percentage of low-income tracts and households and exceeded the percentage of total businesses in these tracts, while the distribution of branches was significantly below the percentage of moderate-income tracts, households, and total businesses.



In addition to FFB’s 13 full-service ATMs, FFB has two ITMs in the Louisville MSA; further, 5.0% of FFB’s ITMs are in this assessment area.

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in those tracts:

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Low	3.8%	3.7%	3.8%	3.7%	3.6%	3.6%	9.2%
Moderate	8.8%	9.1%	9.3%	9.4%	9.1%	9.0%	18.5%
Middle	44.5%	44.5%	44.5%	44.3%	47.3%	45.9%	41.0%
Upper	42.8%	42.7%	42.2%	42.5%	39.9%	41.4%	31.0%
<b>Total Customers</b>	<b>7,426</b>	<b>7,381</b>	<b>7,482</b>	<b>7,527</b>	<b>6,569</b>	<b>8,000</b>	

The percentage of customers in low- and moderate-income tracts that accessed FFB’s online and/or mobile banking platforms was significantly below the percentage of households in those tracts. Therefore, delivery systems (branch and non-branch) are reasonably accessible to FFB’s geographies and individuals of different income levels in the Louisville assessment area.

FFB originated 46 new accounts through its specialized deposit programs in this assessment area between January 1, 2017, through December 31, 2020. These deposit programs are designed to assist low- and moderate-income areas and individuals; six (13.0%) new specialized deposit program accounts were opened by customers located in low-income areas and 12 (26.1%) were opened by customers located in moderate-income areas. The following table displays the percentage new specialized deposit accounts originated through these programs by income-tract designation compared to the percentage of households:

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs								
Deposit Program	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
All Specialized Deposit Programs	13.0%	9.2%	26.1%	18.5%	23.9%	41.0%	37.0%	31.0%

The data shows 39.1% of FFB’s specialized deposit product services were originated in low- and moderate-income tracts and consistently exceeded the percentage of households in these tracts. Therefore, FFB’s specialized deposit product services are tailored to the convenience and needs of its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of

total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in these tracts.

<b>Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees</b>			
<b>Tract Income Level</b>	<b>Percentage of Refunds by Number</b>	<b>Percentage of Refunds by Amount</b>	<b>Percentage of Households</b>
Low	11.3%	6.9%	9.2%
Moderate	19.6%	16.6%	18.5%
Middle	35.7%	35.6%	41.0%
Upper	33.3%	40.9%	31.0%
<b>Total Refunds</b>	<b>168</b>	<b>\$8,408</b>	

The percentage of customers that received refunds exceeded proxy in low- and moderate-income tracts by number and was below proxy by amount. As a result, these retail banking service activities are considered responsive.

### ***Community Development Services***

FFB provides a relatively high level of community development services in this assessment area. During the evaluation period, 15 employees provided 70 community development services totaling at least 285 hours of community development services. These services were to 15 different organizations that provide a multitude of services throughout the assessment area.

This represents 2.7% of all community development services and 4.5% of total reported service hours, which is greater than the percentage of total deposits at 4.3% and less than the percentage of branch offices at 8.3%. In addition, the community development service hours in this assessment area equate to 0.1 ANP.

<b>Purpose of CD Services</b>	<b># of Services</b>	<b># of Hours</b>
Services to LMI Individuals	58	263
Affordable Housing	7	10
Economic Development	5	12
<b>Total</b>	<b>70</b>	<b>285</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing and community and economic development. Community development services include 34 hours serving on boards and/or committees, 50 hours providing financial literacy education, and approximately 200 hours providing technical expertise.

The majority of services were providing technical expertise for tax preparation through a non-profit that promotes financial stability and asset building for low- and moderate-income individuals and families. Financial literacy training was also provided to more than 1,300 low- and moderate-income children and adults and first-time homebuyers teaching banking basics, creating a budget, and credit repair. FFB employees and management provided leadership and financial expertise through board and committee membership to a multitude of organizations that promote

economic development and address housing and other essential needs of low-income individuals and families in the area. For example, bank staff provide expertise on a board committee that helps determine the allocation of housing funds for families and children in Kentucky and as advisory board members for LHOME. As a result, these community development services are considered to be available service opportunities that are responsive to low- and moderate-income areas and individuals in the Louisville assessment area.

## STATE OF ILLINOIS

**CRA RATING for State of Illinois:<sup>17</sup> Satisfactory**

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

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

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

The major factors supporting this rating include:

- An adequate responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and an adequate distribution to businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An adequate record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes a relatively high level of community development loans;
- Makes an adequate level of qualified community development investments and grants;
- Rarely in a leadership position in providing community development investments and grants;
- Retail delivery systems are accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- Provides a relatively high level of community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for the Kankakee MSA and limited-scope reviews were conducted for the Danville MSA and Nonmetropolitan Illinois. The time period and products evaluated for these assessment areas are consistent with the scope discussed in the Institution section of this report. The rating for Illinois is derived from the Kankakee full-scope assessment area.

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<sup>17</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

Lending in Illinois accounted for 0.5% of FFB's total lending activity and deposits accounted for 1.0% of FFB's total deposits. HMDA-reportable lending in Illinois represented 0.5% of FFB's total HMDA lending and CRA-reportable lending represented 0.5% of FFB's total CRA lending. As of June 30, 2019, FFB ranked 284<sup>th</sup> among 462 insured institutions and had a deposit market share of <0.01% in Illinois.

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

### **Lending Test**

FFB's performance under the lending test in Illinois is rated "Low Satisfactory."

### ***Lending Activity***

FFB originated 201 HMDA loans totaling \$14.9 million and 97 small business loans totaling \$9.1 million during the evaluation period in Illinois.

FFB's lending activity reflects an adequate responsiveness to the credit needs across its assessment area in Illinois, taking into consideration the economic conditions and competitive factors.

### ***Borrower-Income, Business Revenue Size, and Geography***

The overall distribution of loans is good among borrowers of different income levels and adequate to businesses of different sizes in Illinois.

The overall geographic distribution of loans reflects a good penetration in Illinois with moderate lending gaps.

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

### ***Community Development Loans***

FFB makes a relatively high level of community development loans in Illinois. FFB originated one community development loan totaling \$3.0 million benefiting the full-scope Kankakee assessment area. FFB did not make any community development loans in the limited-scope assessment areas, but FFB does not have a significant market share in these markets. Despite the poor performance in limited-scope assessment areas, FFB was considered responsive to credit and community development needs in the state. FFB made 3.0% of its total community development loans in Illinois, which is greater than the percentage of total deposits at 1.0% and total loans at 0.5%.

As a result, FFB was given positive consideration for two community development loans totaling \$9.3 million located in a broader statewide area. The first loan totaling \$8.2 million provided funding to purchase a 136-bed geriatric psychiatric skilled nursing facility in a moderate-income area that serves a majority of Medicaid-eligible patients. The second loan totaling \$1.1 million provided funding to a small business to renovate a single-tenant retail building in a low-income area that helped to create and retain at least 12 to 15 jobs for low- and moderate-income individuals.

A detailed analysis of community development loans is provided with the analysis of the full-scope assessment area sections of this evaluation.

### **Investment Test**

FFB's performance under the investment test in Illinois is rated "Low Satisfactory."

FFB made an adequate level of qualified investments and donations totaling \$3.8 million in Illinois. During the evaluation period, FFB had two qualified prior period investments totaling \$3.8 million. In addition, FFB made 13 qualified donations in the assessment area, totaling \$14,450.

FFB made an adequate level of qualified investments and donations in the Kankakee full-scope assessment area, as nearly 40.0% of combined investment and donation activity occurred in the Kankakee MSA. The remaining 60.0% occurred in the Danville limited-scope assessment area. FFB only made a \$1,000 donation in the Nonmetropolitan Illinois limited-scope assessment area. FFB made 0.9% of its total qualified community development investments and donations in Illinois, which is comparable to the percentage of total deposits at 1.0% and greater than total loans at 0.5%.

A detailed analysis of qualified investments and donations is provided with the analysis of the full-scope assessment area sections of this evaluation.

### **Service Test**

FFB's performance under the service test in Illinois is rated "High Satisfactory."

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

Statewide delivery systems, including branch office locations, ATMs, and online and mobile banking are accessible to the bank's geographies and individuals of different income levels in the assessment areas in Illinois. Delivery systems are accessible in the Kankakee full-scope assessment area, unreasonably inaccessible in the Danville limited-scope assessment area, and readily accessible in limited-scope Nonmetropolitan Illinois. Banking services and hours of operations do not vary in a way that inconvenience the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branches has not adversely affected the accessibility of FFB's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. FFB

entered this market in 2018 due to the acquisition of MainSource and, as a result, acquired three branches and consolidated a branch in a moderate-income tract.

***Community Development Services***

FFB provides a relatively high level of community development services that benefit residents and small businesses in Illinois. Here, ten employees engaged in 33 qualified service activities totaling 100 service hours during the evaluation period. Performance in all three assessment areas was relatively high with 54 qualified service hours in the Kankakee full-scope assessment area and 23 qualified service hours in each of the limited scope assessment areas.

Additional detail on FFB’s retail and community development services can be found in the full-scope assessment area sections of this report.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
KANKAKEE IL MSA #28100**

FFB entered this market in April 2018 as a result of the MainSource acquisition. The Kankakee MSA consists entirely of Kankakee County. The composition of the census tracts within the assessment area remained the same during the evaluation period, as shown in the table below:

Tract Income Level	2018/2019-2020
	Number of Tracts
Low	6
Moderate	5
Middle	11
Upper	7
Unknown	0
<b>Total</b>	<b>29</b>

As of June 30, 2019, the FDIC market share report ranks FFB tenth among 14 institutions serving the Kankakee MSA with 2.8% market share. Approximately 73.3% of the market share are captured by the top five banks, including Midland States Bank (30.0%), Municipal Trust and Savings Bank (12.0%), PNC Bank N.A. (10.9%), First Trust Bank of Illinois (10.3%), and FFB Bank of Kankakee County (10.1%). This leaves the residual 26.7% market share in the Kankakee MSA available to the remaining nine financial institutions in the assessment area.

The 2019 HMDA peer market data indicates that FFB ranks 18<sup>th</sup> of the 469 HMDA reporters in the assessment area, having made 648 loans that year. Such lending volume places FFB within the top 4.0 percentile among lenders, of which seven surpassed 1,000 loans and the top four exceeded 2,000 loans, including Wells Fargo Bank N.A. (2,422 loans), PNC Bank N.A. (2,353 loans), Republic Bank and Trust Company (2,336 loans), and United Shore Financial Services (2,318 loans). FFB was ranked 22<sup>nd</sup> in 2018 with 485 originations, the year the acquisition of MainSource occurred.

FFB also ranks 16<sup>th</sup> of the 56 CRA reporters serving the assessment area in 2019, having made 19 loans with 49 of the CRA reporters making less than 50 loans. Only two banks originated more

than 100 loans: JP Morgan Chase Bank N.A. (350 loans) and American Express N.B. (207 loans). FFB’s rankings among CRA reporters in 2019 is consistent with 2018, when the bank was ranked 17<sup>th</sup> after originating 15 loans.

**Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the credit needs and context to demographic and economic conditions of the local community. The first interview was conducted with a representative from an affordable housing agency. According to the contact, current economic conditions in the area are poor. The community is primarily made up by small businesses, with slightly more favorable business conditions north of Kankakee County. In 2020, the area was significantly hurt by COVID-19, including significant job loss. The contact indicated that rent affordability in the city of Kankakee was low, but rent increase occurred in neighboring towns, such as Bradley. The contact further stated that there are many renters in the city of Kankakee with owner-occupied housing increasing elsewhere in the county. The contact has not noted any large population shocks in 2020 or the years leading up to it. Finally, the contact noted that the age of housing stock was very high and there was a need for newer units in the area.

A second interview was conducted with a representative from an economic development agency. According to the contact, current unemployment conditions in the area have increased due to COVID-19. Jobs are available and remain unfilled due to the fear of COVID-19. While this assessment area contains one of the most poverty-stricken rural areas in the nation, the lack of affordable energy is a contributing factor in the overall poverty level. Most of the assessment area is run by propane due to no natural gas lines. Since many businesses cannot run solely on propane, having no natural gas lines limits the number of businesses in the area. The contact stated that newer, smaller dwelling homes are needed in the area, such as condominiums or apartments. While housing renovation is taking place, the housing units are geared towards rents set to market rates and not low- and moderate-income families. Local banks are more involved than the larger institutions and sponsor job fairs and webinars hosted by this agency.

**Population Characteristics**

Between 2010 and 2015, Kankakee County experienced a population loss of 1.1%, which accelerated another 2.1% from 2015 to 2019. The rate of population loss was greater than the state’s, which averaged a slight 0.3% growth from 2010 to 2015 and a 1.6% decline from 2015 to 2019.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Kankakee County, Illinois	113,449	112,221	-1.1%	109,862	-2.1%
Illinois	12,830,632	12,873,761	0.3%	12,671,821	-1.6%

According to 2015 U.S. Census data, the population in the assessment area was 112,221, of which 88,025, or 78.4%, are 16 years old and greater. The total labor force in 2015 totaled 55,289 (62.8%) and is defined as those 16 years and older, both employed and unemployed, that are actively seeking work. This translates into a potential labor workforce where the majority of the population



are of the working- and consumer-age category with increased contribution to economic growth. Additionally, 17.2% of the population live in moderate-income census tracts, while 20.7% reside in low-income tracts, allowing a sufficient customer base for financial institutions to adequately serve.

### Income Characteristics

The 2015 MFI in the assessment area (\$63,218) was notably lower than Illinois' at \$71,546. Combined, middle- and upper-income families comprised the majority of families within the assessment area at 20.3% and 40.1%, respectively. As shown below, the assessment area's MFI increased by 1.9% in 2019, with a much larger increase of 9.5% in 2020.

Borrower Income Levels Kankakee, IL MSA										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0 -	49.99%	50% -	79.99%	80% -	119.99%	120% -	& above
2018	\$67,900		0 -	\$33,949	\$33,950 -	\$54,319	\$54,320 -	\$81,479	\$81,480 -	& above
2019	\$69,200	1.9%	0 -	\$34,599	\$34,600 -	\$55,359	\$55,360 -	\$83,039	\$83,040 -	& above
2020	\$76,500	9.5%	0 -	\$38,249	\$38,250 -	\$61,199	\$61,200 -	\$91,799	\$91,800 -	& above

Between 2017 and 2019, the poverty rates decreased in the assessment area. Despite the decrease, poverty rates across the assessment area remain above state and national poverty rates.

Poverty Rates Assessment Area: Kankakee, IL MSA #28100			
Area	Years		
	2017	2018	2019
Kankakee County, Illinois	15.0	16.2	12.7
Illinois	12.5	12.1	11.4
National	13.4	13.1	12.3

Based upon 2015 FFIEC Census data, the percentage of low-income families below the poverty level in Kankakee County was significantly high at 40.6% followed by moderate-income families at 18.1%. Such high poverty levels make it increasingly difficult for financial institutions to lend to qualified borrowers. For comparison purposes, the overall poverty level in the assessment area was 12.4%. Additionally, approximately 1,239 (3.0%) of the households within the assessment area receive public assistance and 13.7% have rent costs greater than 30.0% of their monthly income.

### Housing Characteristics

According to the 2015 U.S. Census data, there are 27,599 families and 45,184 housing units in the assessment area. The rate of owner-occupied housing in low-income census tracts is 33.1%, while in moderate-income census tracts, it is stronger at 56.3%. Of the total housing units in low-income tracts, nearly half are rental at 47.1% and 19.8% are vacant, while 34.7% of housing units in moderate-income tracts are rental and 9.0% are vacant. With the overall percentage of owner-occupied units in the assessment area at 62.6%, this would indicate greater opportunity for home purchase and home improvement loans. From an income perspective, 15.6% of the housing units and 12.5% of families are in the assessment area's low-income tracts, while 14.5% of the housing

units and 14.1% of families in the assessment area are in moderate-income tracts.

The 2015 U.S. Census data shows the median age of housing stock in low- and moderate-income tracts was 61 and 59 years old, respectively, which was more than that of middle- and upper-income tracts at 49 and 42 years old, respectively. Overall, the median age of stock within the assessment area was 50 years old. Between 2010 and 2015, the MHV decreased in Kankakee County by 6.5%, which was less than half the decrease experienced by Illinois at 14.2%. Conversely, the MGR increased by 13.7% in the assessment area, more than the 8.8% increase in MGR across Illinois. Additionally, within the assessment area, the affordability ratio increased by 3.6 points. The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in Kankakee County and Illinois. With the drop in housing values, combined with the increase in the affordability ratio, this would indicate more opportunities for home ownership among low- and moderate-income families.

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Kankakee County, Illinois	\$ 148,400	\$ 138,700	-6.5%	34.0	37.6	\$ 721	\$ 820	13.7%
<b>Illinois</b>	<b>\$ 202,500</b>	<b>\$ 173,800</b>	<b>-14.2%</b>	<b>27.5</b>	<b>33.1</b>	<b>\$ 834</b>	<b>\$ 907</b>	<b>8.8%</b>

Building permits are considered a leading indicator of future activity in the construction sector. From 2017 to 2018, the volume of building permits in the assessment area declined 20.7%, which was more than Illinois with a 13.9% decline over the same period. Additionally, from 2018 to 2019, the number of permits underwent a further drop of 45.9%, declining far more than Illinois with an overall decrease of 4.6%. The following chart tabulates the downward trend in building permits within the assessment area:

Building Permits					
Area	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Kankakee County	198	157	-20.7%	85	-45.9%
<b>Kankakee, IL MSA</b>	<b>198</b>	<b>157</b>	<b>-20.7%</b>	<b>85</b>	<b>-45.9%</b>
<b>Illinois</b>	<b>24,992</b>	<b>21,510</b>	<b>-13.9%</b>	<b>20,524</b>	<b>-4.6%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (89.8%) in the assessment area have revenue under \$1.0 million. There are approximately 47,921 paid employees in this assessment area who are working in either the private sector or government, according to the Illinois Department of Commerce. By percentage of employees, the largest job category in the assessment area is health care/social assistance, followed by manufacturing, educational services, retail trade, and transportation/warehousing sectors, respectively.

The table below presents the unemployment rate in the assessment area, Illinois, and the nation

between 2017 and 2019:

<b>Unemployment Rates</b>			
<b>Assessment Area: Kankakee, IL MSA #28100</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Kankakee County, Illinois	5.5	5.4	5.0
<b>Kankakee, IL MSA</b>	<b>5.5</b>	<b>5.4</b>	<b>5.0</b>
<b>Illinois</b>	<b>4.9</b>	<b>4.3</b>	<b>4.0</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates trended slightly downward in the assessment area between 2017 and 2019, decreasing by 0.5 % during the period. This decrease in the unemployment rate was less than the rate of decrease in Illinois at 0.9% and the nation at 0.7% .

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
KANKAKEE IL MSA #28100**

**Lending Test**

FFB’s performance under the lending test in this assessment area is adequate. FFB’s lending activity demonstrates an adequate responsiveness to the credit needs of the community. FFB makes a relatively high level of community development loans in this assessment area and has an adequate distribution among borrowers of different income levels and a good distribution to businesses of different revenue sizes. FFB has an adequate geographic distribution of loans with a moderate level of lending gaps. Lastly, FFBs exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. To conduct a meaningful analysis, HMDA-reportable loans were combined. Based on the overall volume of loans, greatest consideration was given to the evaluation of HMDA lending, followed by small business lending. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

Lending levels reflect an adequate responsiveness to the credit needs in the assessment area. FFB originated 119 HMDA loans and 66 CRA loans, and it had a moderate level of lending gaps in this assessment area during the evaluation period. The percentage of FFB’s lending in the Kankakee assessment area is 0.3%, which is less than the percentage of total deposits at 0.5%. Lastly, no substantial concentration of loans was identified in excluded counties within this assessment area.

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

FFB's overall distribution among borrowers of different income levels and businesses of different sizes is adequate. Borrower distribution is good for HMDA lending and adequate for small business lending.

#### *HMDA Lending*

FFB made 20 HMDA loans totaling \$2.2 million to borrowers in 2020. FFB made two (10.0%) loans to borrowers with unknown-income designations totaling \$126,000. FFB made three (15.0%) HMDA loans totaling \$290,000 (13.4%) to low-income borrowers, which was below the percentage of families at 22.2%. Given the performance compared to the proxy, the borrower distribution of HMDA loans to low-income borrowers is adequate.

FFB made five (25.0%) HMDA loans totaling \$382,000 (17.6%) to moderate-income borrowers, which exceeded the percentage of families at 17.4%. Given the performance compared to the proxy, the borrower distribution of HMDA lending to moderate-income borrowers is excellent.

FFB made four HMDA loans totaling \$398,000 to middle-income borrowers. This represents 20.0% of HMDA loans by volume and 18.4% by dollar amount compared to the percentage of families at 20.3%.

FFB made six HMDA loans totaling \$971,000 to upper-income borrowers. This represents 30.0% of HMDA loans by volume and 44.8% by dollar amount compared to the percentage of families at 40.1%.

FFB made 49 HMDA loans totaling \$3.9 million to borrowers in 2019. FFB made seven (14.3%) HMDA loans totaling \$434,000 (11.3%) to low-income borrowers, which was below the percentage of families of 22.2%. However, this substantially exceeded the amount of aggregate lending by volume and dollar amount of 7.6% and 4.2%, respectively. Due to the high poverty levels, opportunity for lending was likely impacted and performance relative to the aggregate was given more weight. Therefore, given the performance relative to the proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is good.

FFB made 22 (44.9%) refinance loans totaling \$1.8 million (45.4%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.4% by volume and dollar amount and substantially exceeded the aggregate of lenders at 19.1% by volume and 14.1% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to moderate-income borrowers is excellent.

FFB made 10 HMDA loans totaling \$839,000 to middle-income borrowers. This represents 20.4% of HMDA loans by volume and 21.8% by dollar amount compared to the percentage of families at 20.3%. The aggregate of all lenders made 25.3% by volume and 24.3% by dollar amount to middle-income borrowers.

FFB made 10 HMDA loans totaling \$834,000 to upper-income borrowers. This represents 20.4% of HMDA loans by volume and 21.6% by dollar amount compared to the percentage of families at 40.1%. The aggregate of all lenders made 33.4% by volume and 41.2% by dollar amount to upper-income borrowers.

FFB made 40 HMDA loans totaling \$3.8 million to borrowers in 2018. FFB made one (2.5%) loan totaling \$86,000 to a borrower with an unknown-income designation. FFB made two (5.0%) HMDA loans totaling \$122,000 (3.2%) to low-income borrowers, which was substantially below the percentage of families of 22.5%. This was also below the aggregate volume and dollar amount of 8.2% and 4.9%, respectively. Given the weak performance relative to the proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is poor.

FFB made six (15.0%) HMDA loans totaling \$683,000 to moderate-income borrowers, which was slightly below the percentage of families at 17.4%. This was also comparable to the aggregate of all lenders by volume and dollar amount of 19.4% and 15.0%, respectively. Given the performance relative to the proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is good.

FFB made 11 HMDA loans totaling \$873,000 to middle-income borrowers. This represents 27.5% of HMDA loans by volume and 22.9% by dollar amount compared to the percentage of families at 20.3%. The aggregate of all lenders made 25.1% by volume and 25.4% by dollar amount to middle-income borrowers.

FFB made 20 HMDA loans totaling \$2.0 million to upper-income borrowers. This represents 50.0% of HMDA loans by volume and 53.6% by dollar amount compared to the percentage of families at 40.1%. The aggregate of all lenders made 32.0% by volume and 38.3% by dollar amount to upper-income borrowers.

Overall, FFB's HMDA loan performance, while slightly below proxy, was comparable to the aggregate of all lenders; therefore, the borrower distribution of HMDA lending is good.

### *Small Business Lending*

In 2020, FFB made 31 small business loans totaling \$2.5 million to businesses of different sizes, of which 23 (74.2%) totaling \$1.5 million (60.1%) were PPP loans with unknown gross annual revenues. It is noted that 89.8% of small dollar loans were made in amounts of \$100,000 or less.

In 2019, FFB made 15 small business loans totaling \$1.8 million to businesses of different sizes, and 10 (66.7%) loans totaling \$460,000 (26.2%) were made to businesses with revenues of \$1.0 million or less. While this was below the percentage of small businesses in the assessment area at 74.6%, the percentage of loans by volume substantially exceeded the aggregate of all lenders at 43.5% and was comparable by dollar amount at 29.3%. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering FFB's performance relative to the aggregate of all lenders.

FFB made a good percentage of small dollar loans (80%) in amounts of \$100,000 or less, compared to 95.5% of small dollar loans made by the aggregate of all lenders. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019, FFB’s small business performance was below proxy and exceeded the aggregate of all lenders. In addition, FFB consistently displayed a willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is adequate.

Overall, FFB’s performance was below the aggregate of all lenders; therefore, the geographic distribution of small business lending is adequate.

***Geographic Distribution of Loans***

FFB’s overall distribution of lending among geographies is good. HMDA lending is excellent. Small business loan geographic distribution is good. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration		
	2018	2019	2020
Low	50.0%	50.0%	66.7%
Moderate	80.0%	100.0%	80.0%
Middle	63.6%	81.8%	81.8%
Upper	71.4%	71.4%	57.1%
<b>Total</b>	<b>65.5%</b>	<b>75.9%</b>	<b>72.4%</b>

There is a moderate level of lending gaps in the assessment area. FFB’s highest rate of penetration during the evaluation period was in moderate-income tracts.

***HMDA Lending***

FFB made 20 HMDA loans totaling \$2.2 million in 2020. FFB made one (5.0%) HMDA loan totaling \$56,000 (2.6%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 8.2%. Given FFB’s performance relative to the proxy, the geographic distribution of HMDA loans in low-income tracts is adequate.

FFB made two (10.0%) HMDA loans totaling \$218,000 (10.1%) in moderate-income tracts, which was comparable with the percentage of owner-occupied units at 13.1%. Given FFB’s performance relative to the proxy, the geographic distribution of HMDA loans in moderate-income tracts is good.

FFB made 13 HMDA loans totaling \$1.3 million in middle-income tracts. This represents 65.0% of HMDA loans by volume and 61.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 48.1%.

FFB made four HMDA loans totaling \$562,000 in upper-income tracts. This represents 20.0% of HMDA loans by volume and 25.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 30.6%.

FFB made 49 HMDA loans totaling \$3.9 million in 2019. FFB made three (6.1%) HMDA loans totaling \$179,000 (4.6%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 8.2%. However, this substantially exceeded the aggregate of all lenders by volume and dollar amount at 4.3% and 2.3%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in low-income tracts is good.

FFB made 13 (26.5%) HMDA loans totaling \$865,000 (22.4%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units at 13.1%. Further, this also substantially exceeded the aggregate of all lenders by volume and dollar amount at 12.5% and 8.6%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is excellent.

FFB made 22 HMDA loans totaling \$1.7 million in middle-income tracts. This represents 44.9% percent of HMDA loans by volume and 44.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 48.1%. The aggregate of all lenders made 47.5% by volume and 46.3% by dollar amount in middle-income tracts.

FFB made 11 HMDA loans totaling \$1.1 million in upper-income tracts. This represents 22.4% percent of HMDA loans by volume and 28.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 30.6%. The aggregate of all lenders made 35.7% by volume and 42.8% by dollar amount in upper-income tracts.

FFB made 40 HMDA loans totaling \$3.8 million in 2018. FFB made two (5.0%) HMDA loans totaling \$285,000 (7.5%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 8.2% in volume and slightly below by dollar amount. However, this exceeded the aggregate of all lenders by volume at 4.0% and substantially exceeded by dollar amount at 2.0%. Given's FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in low-income tracts is good.

FFB made seven (17.5%) HMDA loans totaling \$640,000 (16.8%) in moderate-income tracts, which exceeded the percentage of owner-occupied units at 13.1%. Also, this substantially exceeded the aggregate of all lenders in volume and dollar amount at 13.1% and 9.2%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is excellent.

FFB made 21 HMDA loans totaling \$1.7 million in middle-income tracts. This represents 52.5% of HMDA loans by volume and 45.1% by dollar amount compared to the percentage of owner-

occupied units in these tracts at 48.1%. The aggregate of all lenders made 47.2% by volume and 45.3% by dollar amount in middle-income tracts.

FFB made 10 HMDA loans totaling \$1.2 million in upper-income tracts. This represents 25.0% of HMDA loans by volume and 30.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 30.6%. The aggregate of all lenders made 35.7% by volume and 43.3% by dollar amount in upper-income tracts.

FFB's HMDA lending performance was excellent for every year and excellent overall.

### *Small Business Lending*

FFB made 31 small business loans totaling \$2.5 million in 2020. FFB made six (19.4%) small business loans totaling \$879,000 (34.8%) in low-income tracts, which exceeded the number of businesses in these tracts at 16.5%. Given FFB's strong performance relative to the proxy, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 10 (32.3%) small business loans totaling \$935,000 (37.0%) in moderate-income tracts, which substantially exceeded the number of businesses in this tract at 16.5%. Given FFB's strong performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 12 loans in middle-income tracts totaling \$645,000. This represents 38.7% of small business loans by volume and 25.5% by dollar amount compared to the businesses in these tracts at 44.0%.

FFB made three loans in upper-income tracts totaling \$69,000. This represents 9.7% by volume and 2.7% by dollar amount compared to businesses in these tracts at 22.9%.

FFB made 15 small business loans totaling \$1.8 million in 2019. FFB made three (20.0%) small business loans in low-income tracts totaling \$122,000 (6.9%), which exceeded the number of businesses in these tracts at 16.0% by volume and well below by dollar amount. This substantially exceeded the aggregate of all lenders by volume at 14.4% and was below by dollar amount at 13.7%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is good.

FFB made five (33.3%) small business loans in moderate-income tracts totaling \$1.3 million (75.3%), which substantially exceeded the number of businesses in these tracts at 16.9% and the aggregate of all lenders at 15.3% by volume and 14.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made five loans in middle-income tracts totaling \$259,000. This represents 33.3% of small business loans by volume and 14.7% by dollar amount compared to the businesses in these tracts at 44.1%. The aggregate of all lenders made 41.8% by volume and 46.7% by dollar amount in middle-income tracts.



FFB made two loans in upper-income tracts totaling \$54,000. This represents 13.3% by volume and 3.1% by dollar amount compared to businesses in these tracts at 23.1%. The aggregate of all lenders made 26.0% by volume and 24.0% by dollar amount in upper-income tracts.

Overall, FFB's performance exceeded the aggregate of all lenders and was comparable to the proxy. FFB's performance was excellent in 2020 and good in 2019; therefore, the geographic distribution of small business lending is good.

### ***Community Development Lending***

FFB originated one community development loan totaling \$3.0 million during the evaluation period. FFB renewed a revolving line of credit that allowed a small business in a moderate-income tract to purchase materials in advance for upcoming projects and retain employees. This is FFB's ninth-largest percentage of community development lending by dollar amount. This represents approximately 0.7% of FFB's total community development loans by dollar amount made during the evaluation period, which is greater than the percentage of total deposits at 0.5% and total loans at 0.3%. This loan is responsive to the credit needs of a small business in a moderate-income area. Therefore, FFB makes a relatively high level of community development loans in the Kankakee assessment area.

### **Investment Test**

During the evaluation period, FFB maintained \$1.5 million prior period investment in mortgage-backed securities, which are considered to be less responsive than new investments and more complex types of investments. FFB also made six donations totaling \$4,250 that supported three organizations promoting economic development or providing community services for low- and moderate-income individuals. Qualified donations responsive to the COVID-19 emergency were also considered. In particular, FFB donated \$1,000 to the United Way of Kankakee County's COVID-19 Community Response and Recovery Fund. The fund provides support to meet the needs of those experiencing loss of income or housing crises and families who are underserved/economically disadvantaged.

FFB made 0.3% of its total qualified community development investments and donations in the Kankakee assessment area, which is less than the percentage of total deposits at 0.5% and comparable to the percentage of total loans at 0.3%. These donations are considered to be responsive because these activities benefit low- and moderate-income individuals and families impacted by the COVID-19 emergency. Therefore, FFB makes an adequate level of qualified community development investments in the Kankakee assessment area and exhibits an adequate responsiveness to credit and community development needs in the area.

### **Service Test**

FFB's delivery systems (branch and non-branch) are accessible to FFB's geographies and individuals. FFB's record of opening and closing branches has not adversely affected the accessibility of its branch delivery systems. The reasonableness of FFB's business hours do not

vary in a way that inconveniences its assessment area, particularly low and moderate-income geographies. Lastly, FFB provides a relatively high level of community development services.

**Retail Services**

Since the previous evaluation, FFB entered this market as a result of the MainSource acquisition. FFB initially acquired two branches with ATMs, but later consolidated a branch with an ATM in a middle-income tract. Presently, FFB maintains one branch with an ATM in a moderate-income tract in this assessment area. Overall, FFB’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment. The branch provides drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB’s branch office in this assessment area represents 0.7% of its total branches. Also, there were not enough new accounts originated through FFB’s specialized deposit programs in this assessment to conduct a meaningful analysis.

The following table illustrates the percentage of branch office(s) by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2020, based on 2015 U.S. Census data.

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*								
	Total Branches		Open**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only			Census Tracts		Households	Total Businesses				
	#	%	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%			
Low	Total	0	0.0%	0	0	0	0	0	0	0	0	0	0	0.0%	0	0	6	20.7%	13.5%	16.0%			
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							
Moderate	Total	1	100.0%	1	0	1	1	1	1	100.0%	0	0	0	0.0%	0	0	5	17.2%	14.6%	16.9%			
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							
Middle	Total	0	0.0%	0	1	0	0	0	0	0.0%	0	0.0%	0	0	1	0	0.0%	0	0	11	37.9%	44.4%	44.1%
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							
Upper	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0	0	0.0%	0	0	7	24.1%	27.2%	23.1%			
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%			
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							
Totals	Total	1	100.0%	1	1	1	1	1	1	100.0%	0	1	0	0.0%	0	0	29	100.0%	100.0%	100.0%			
	DTO	0		0	0	0	0		0		0	0	0		0	0							
	LS	0		0	0	0	0		0		0	0	0		0	0							

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Acquired branches  
\*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in those tracts:

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Low	8.6%	8.7%	9.0%	9.8%	9.9%	10.0%	13.8%
Moderate	17.8%	17.8%	18.4%	18.5%	18.6%	18.4%	14.6%
Middle	40.5%	40.9%	40.4%	40.2%	38.9%	39.6%	44.4%
Upper	33.1%	32.6%	32.2%	31.5%	32.5%	31.9%	27.2%
<b>Total Customers</b>	<b>1,304</b>	<b>1,280</b>	<b>1,318</b>	<b>1,340</b>	<b>1,153</b>	<b>1,347</b>	

Although FFB has no branches in low-income tracts and the percentage of customers in low-income tracts that accessed FFB’s online and/or mobile banking platforms was below the percentage of households in those tracts, the percentage of access increased each month. By comparison, the percentage of customers in moderate-income tracts that accessed these platforms exceeded the percentage of households. Therefore, FFB’s delivery systems (branch and non-branch) are accessible to the bank’s geographies and individuals of different income levels in the Kankakee assessment area.

**Community Development Services**

Considering FFB’s size and presence and competition in the market, FFB makes a relatively high level of community development services. During the evaluation period, six employees provided 22 services totaling at least 54 hours of community development services to four different organizations that provide a multitude of services throughout the assessment area. This represents 0.9% of all community development services and 0.8% of total reported service hours, which is greater than the percentage of total deposits at 0.5% and the percentage of branch offices at 0.7%.

Purpose of CD Services	# of Services	# of Hours
Services to LMI Individuals	10	35
Economic Development	7	9
Affordable Housing	5	10
<b>Total</b>	<b>22</b>	<b>54</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations offering services to low- and moderate-income individuals and families and promoting affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 20 hours serving on boards and/or committees and 34 hours providing financial literacy education.

The majority of services provided financial literacy training to approximately 1,300 low- and moderate-income children teaching money management and financial self-sufficiency. In addition, bank staff provided expertise on committees that encourage partnerships among small business owners and public and private entities in order to improve business opportunities within the community. As a result, these community development services are considered to be available

service opportunities and responsive to low- and moderate-income areas and individuals in the Kankakee assessment area.

**METROPOLITAN AND NONMETROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN ILLINOIS**

- **Danville IL MSA**
  - As of June 30, 2020, FFB operated one branch in the assessment area, representing 33.3% of its branches in Illinois.
  - As of June 30, 2019, FFB had \$28.1 million in deposits in this assessment area, representing a market share of 2.1% and 24.4% of its statewide deposits.
- **Nonmetropolitan Illinois**
  - As of June 30, 2020, FFB operated one branch in the assessment area, representing 33.3% of its branches in Illinois.
  - As of June 30, 2019, FFB had \$25.6 million in deposits in this assessment area, representing a market share of 2.7% and 22.2% of its statewide deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS**

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with FFB’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices H, I, and J for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Danville IL MSA	Consistent	Above	Consistent
Nonmetropolitan Illinois	Consistent	Below	Consistent

For the lending test, FFB received a “Low Satisfactory” rating in Illinois. Performance in the Danville MSA and Nonmetropolitan Illinois was consistent with FFB’s performance for the state. Lending levels reflect adequate responsiveness to credit needs in both assessment areas. The borrower distribution is adequate for HMDA loans and the distribution of businesses of different revenue sizes in the Danville MSA and adequate for HMDA loans and good for businesses of different revenue sizes in Nonmetropolitan Illinois. The geographic distribution of loans is poor with a substantial level of lending gaps in the Danville MSA and good with a moderate level of lending gaps in Nonmetropolitan Illinois. FFB had no community development loans in either assessment area.

For the investment test, FFB received a “Low Satisfactory” rating in Illinois. Performance in the Danville MSA was above FFB’s performance for the state, primarily due to excellent levels of qualified investments and contributions relative to FFB’s operational presence in the assessment area. Specifically, FFB had \$2.4 million in qualified investments and donations in the Danville MSA. Performance in Nonmetropolitan Illinois was below FFB’s performance for the state; FFB only made three qualified donations totaling \$1,000 during the evaluation period.

For the service test, FFB received a “High Satisfactory” rating in Illinois. Performance in the Danville MSA and Nonmetropolitan Illinois was consistent with FFB’s performance for the state. Delivery systems are unreasonably inaccessible in the Danville MSA and readily accessible in

Nonmetropolitan Illinois, while the record of opening and closing of branches has not adversely affected the accessibility of FFB's delivery systems. Business hours do not vary in a way that inconveniences either assessment area. Due to an increased demand in ITM usage during the COVID-19 pandemic, FFB added a new ITM (2.5%) in Nonmetropolitan Illinois in a low-income tract in Iroquois County. Lastly, FFB provides a relatively high level of community development services in both assessment areas. The consistent performance was primarily due to the degree of responsiveness to available service opportunities relative to FFB's operational presence in these assessment areas.

The performance in the limited-scope assessment areas did not change the overall state rating.

## STATE OF INDIANA

### **CRA RATING for State of Indiana:<sup>18</sup> Outstanding**

**The lending test is rated: Outstanding**

**The investment test is rated: Outstanding**

**The service test is rated: Outstanding**

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- An excellent record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes a low level of community development loans;
- Makes use of flexible lending practices in serving assessment area's credit needs;
- Makes an adequate level of qualified community development investments and grants;
- Rarely in a leadership position in providing community development investments and grants;
- Retail delivery systems are readily accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- An adequate level of providing community development services.

## SCOPE OF EVALUATION

A full-scope review was conducted for the Indianapolis MSA and Nonmetropolitan Indiana, and limited-scope reviews were conducted for the Bloomington MSA, Columbus IN MSA, and Lafayette MSA. The time period and products evaluated for these assessment areas are consistent with the scope discussed in the Institution section of this report.

The Indianapolis MSA received slightly greater weight than Nonmetropolitan Indiana in determining the CRA rating for the state, since it had the largest percentage of low- and moderate-

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<sup>18</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

income geographies and lending by dollar amount.

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

Lending in Indiana accounted for 35.7% of the FFB's total lending activity, and deposits accounted for 37.5% of the FFB's total deposits. HMDA-reportable lending in Indiana represented 32.8% of FFB's total HMDA lending and CRA-reportable lending represented 38.7% of FFB's total CRA lending. As of June 30, 2019, FFB ranked ninth among 139 insured institutions and had a deposit market share of 3.1% in Indiana.

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

#### **Lending Test**

FFB's performance under the lending test in Indiana is rated "Outstanding."

#### ***Lending Activity***

FFB originated 7,903 HMDA loans totaling \$978.7 million, 4,894 small business loans totaling \$680.4 million, and 575 small farm loans totaling \$67.2 million during the evaluation period in Indiana. The rating for Indiana is primarily based on performance in the Indianapolis MSA and Nonmetropolitan Indiana full-scope assessment areas. Approximately 68.1% of FFB's lending activity by number of loans in Indiana occurred within these assessment areas. Lastly, FFB modified existing real-estate secured loans and deferred payments to borrowers and businesses and made extensive use of flexible lending practices.

FFB's lending activity reflects a good responsiveness to the credit needs across its assessment areas in Indiana, taking into consideration economic conditions and competitive factors.

#### ***Borrower Income, Business Revenue Size, and Geography***

The overall distribution of loans is good among borrowers of different income levels and adequate to businesses and farms of different sizes in Indiana.

The overall geographic distribution of loans reflects a good penetration in Indiana with moderate lending gaps.

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

#### ***Community Development Loans***

FFB is a leader in making community development loans in Indiana. FFB originated 46 community development loans totaling \$81.0 million benefiting its assessment areas in Indiana. FFB is a leader



in making community development loans in the Indianapolis MSA and makes a relatively high level of community development loans in Nonmetropolitan Indiana. In the limited-scope assessment areas, FFB makes an adequate level of community development loans in the Bloomington MSA, a low level in the Columbus MSA, and few, if any, in the Gary MD. FFB did not make any community development loans in the Lafayette MSA; however, FFB does not have a significant market share in this market. FFB made 25.1% of its total community development loans in Indiana, which is less than the percentage of total deposits at 37.5% and total loans at 35.7%. Based on this performance, FFB was considered responsive to credit and community development needs in the state.

As a result, FFB was given positive consideration for four community development loans totaling \$21.9 million located in a broader statewide area. Of these, two loans totaling \$11.0 million provided funding to an industrial park in a moderate-income tract that provides innovative space and support services for several high-tech companies. The third loan was an SBA 504 loan to a veterinary clinic. The final loan helped finance the purchase of a retail shopping center in a moderate-income area, which helped to attract and retain jobs for low- and moderate-income individuals in the area.

A detailed analysis of community development loans is provided within the breakdown of the full-scope assessment areas.

### ***Flexible Lending Practices***

Overall, FFB makes extensive use of flexible lending practices in serving credit needs of borrowers in low- and moderate-income geographies and to low- and moderate-income borrowers throughout its combined assessment areas in Indiana. These programs primarily are designed to assist first-time homebuyers with needed down payment or closing costs or small businesses with access to capital. PPP loans also received consideration under flexible lending practices. FFB makes extensive use of flexible lending practices in the Indianapolis and Columbus assessment areas, has some flexible lending use in Nonmetropolitan Indiana, and limited use in the Gary MD.

Use of these products and facilitation of loans through the PPP enhanced FFB's overall lending test performance in FFB's combine assessment areas in Indiana.

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

### **Investment Test**

FFB's performance under the investment test in Indiana is rated "Outstanding."

FFB made an excellent level of qualified investments and donations totaling \$193.8 million in Indiana, consisting of 12 current period investments totaling \$40.1 million, 18 prior period investments totaling \$117.3 million, and unfunded commitments worth \$1.7 million. In addition, FFB made 220 qualified donations in the combined assessment areas, totaling \$1.8 million.

FFB made excellent levels of qualified investments and donations in the Indianapolis full-scope assessment area and in the limited-scope Gary and Lafayette assessment areas. Nearly 58.9% of FFB's combined investment and donation activity in the state occurred in the Indianapolis MSA. FFB made an adequate level of qualified investments and donations in the Nonmetropolitan Indiana full-scope assessment area and poor levels in the Bloomington and Columbus limited-scope assessment areas. Overall, FFB made 45.4% of its total qualified community development investments and donations in Indiana, which is greater than the percentage of total deposits at 37.5% and total loans at 35.7%. Impact donations made in Indiana represent 25.8% of FFB's total impact made during the evaluation period.

As a result, FFB was given positive consideration for four investments worth \$33.0 million and two donations totaling \$11,960 that benefited a broader statewide or regional area that includes FFB's assessment areas. These investments included two current period mortgage-backed securities worth \$22.3 million that supported affordable housing initiatives including, but not limited to, a skilled nursing and therapy provider that primarily provides services to Medicaid-eligible patients in Indiana. FFB also had two prior period investments, a LIHTC worth \$1.4 million and a mortgage-backed security worth \$9.4 million. One donation was an in-kind donation of computer equipment and office furniture worth \$10,960 to an organization that will use the donation to set up a classroom to provide workforce development training to low- and moderate-income individuals. The remaining donation was a \$1,000 donation to an organization providing emergency food assistance to low- and moderate-income individuals and families impacted by COVID-19.

Finally, FFB was given positive consideration for a current period investment totaling \$1.3 million located in a broader statewide area without purpose, mandate, or function of serving FFB's assessment areas in Indiana. The investment helped to finance the renovation and repurposing of three unused historic buildings in a low-income neighborhood into a mixed-use residential and commercial space.

A detailed analysis of qualified investments and donations is provided with the analysis of the full-scope assessment areas.

### **Service Test**

FFB's performance under the service test in Indiana is rated "Outstanding." Retail services are accessible, and FFB is a leader in providing community development services.

### ***Retail Services***

Statewide delivery systems, including branch office locations, ATMs, and online and mobile banking are accessible to the bank's geographies and individuals of different income levels in the assessment areas in Indiana. Delivery systems are accessible in all six assessment areas in Indiana, and banking hours of operations do not vary in a way that inconveniences FFB's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. Banking services are tailored to the convenience and needs of its assessment areas in Indianapolis, Columbus, and Gary, and do not vary in a way that inconveniences its assessment area in

Nonmetropolitan Indiana. The record of opening and closing of branches has not adversely affected the accessibility of FFB’s delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals.

***Community Development Services***

FFB is a leader in providing community development services that benefit residents and small businesses in Indiana. FFB is a leader in providing community development services in the Indianapolis and Nonmetropolitan Indiana full-scope assessment areas and in the Columbus limited-scope assessment area. In the remaining limited-scope assessment areas, FFB provides a relatively high level in the Lafayette MSA and limited levels of community development services in the Gary and Bloomington assessment areas. During the evaluation period, 196 employees engaged in 1,272 qualified service activities totaling 3,223 service hours to 142 organizations in Indiana. This represents 49.4% of all community development services and 50.5% of total reported service hours, which is greater than the percentage of deposits at 37.5% and percentage of branch offices at 37.5%.

Employees provided leadership, financial, and/or technical expertise to a multitude of community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing, community and economic development, and area revitalization and stabilization. Employees primarily served on boards and/or committees, followed by providing financial literacy education and technical expertise. For example, bank staff provided expertise on committees that helped allocate funds for affordable housing initiatives; provide financial literacy training to low- and moderate-income children, adults, first-time homebuyers, and entrepreneurs; and helped several non-profits create and manage COVID-19 relief funds. These services addressed needs expressed by several community contacts.

Additional detail on FFB’s retail and community development services can be found in the full-scope assessment area sections of this report.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
INDIANAPOLIS-CARMEL-ANDERSON IN MSA #26900**

FFB’s assessment area consists of the entirety of the Indianapolis MSA, which consists of Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Putnam, and Shelby counties. FFB added Madison County to its assessment area in July 2017. The composition of the census tracts within the assessment area remained the same during the evaluation period, as shown in the table below:

Tract Income Level	2017/2018/2019-2020
	Number of Tracts
Low	67
Moderate	105
Middle	132
Upper	91
Unknown	2
<b>Total</b>	<b>397</b>

As of June 30, 2019, the FDIC market share report ranks FFB 14<sup>th</sup> among 48 institutions serving the Indianapolis MSA with a 1.4% market share. JP Morgan Chase Bank N.A. and PNC Bank N.A. hold 19.9% and 14.2% of market share, respectively. This leaves a 65.9% market share available to the remaining 46 financial institutions to compete for the highly fragmented and competitive market within one of the most populous portions of Indiana.

The 2019 CRA market peer data indicates that FFB ranks 21<sup>st</sup> of the 153 CRA reporters serving the assessment area in 2019, having made 324 loans that year. Only the top four CRA reporters originated more than 2,000 loans, including national banks such as JP Morgan Chase N.A. (10,176 loans), American Express N.B. (5,792 loans), PNC Bank N.A. (3,135 loans), and Capital One Bank USA N.A. (2,059 loans). FFB's rankings among CRA reporters in 2019 was nearly identical, with 2018 with FFB being ranked 21<sup>st</sup> and originating 326 loans that year.

FFB also ranks 28<sup>th</sup> of the 650 HMDA reporters in the assessment area, having made 805 loans that year. Such lending volume places FFB within the top 5.0 percentile among lenders, of which eight surpassed 1,000 loans and the top five exceeded 3,000 loans, including Caliber Home Loans Inc. (5,920 loans), JP Morgan Chase Bank N.A. (4,003 loans), The Huntington National Bank (3,928 loans), Ruoff Mortgage Company Inc. (3,543 loans), and Quicken Loans LLC (3,431 loans). FFB was similarly ranked at 28<sup>th</sup> in 2018 with 736 originations during the year.

### **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the credit needs and context to demographic and economic conditions of the local community. The first community contact was with a representative from an economic development agency. According to the contact, the metro area has significant wealth disparities and struggles with economic mobility. The contact noted that the outlying (suburban) communities were notably wealthier than many of the inner-city communities. The contact noted a need for affordable housing and a continued increase in banking locations in the city. Lastly, the contact noted that the inner-city was hit harder by the COVID-19 emergency due to fewer white-collar jobs than the surrounding counties.

A second community contact interview was with a representative from an affordable housing agency. According to the contact, the demand for affordable housing is rapidly increasing, while the inventory is at an all-time low. Families are struggling to pay their rent and mortgage payments, with evictions and foreclosures looming in bulk. The agency has over 1,000 families (and growing) in demand for services, thereby illustrating families' needs to obtain stable housing either through rental or homeownership. COVID-19 has definitely slowed down the process, as the agency has had to continue to adhere to local restrictions amid the global emergency. The agency partners with local financial institutions in a variety of ways in order to provide financial literacy education classes, affordable mortgage products, down payment assistance, product counseling, etc. The contact noted that local financial institutions are engaged in the community.

### **Population Characteristics**

Between 2010 and 2019, eight of the eleven counties that comprise the assessment area

experienced steady population growth, with the most significant occurring in Hamilton, Boone, and Hendricks counties at 23.1%, 19.8%, and 17.1%, respectively. Only Madison, Putnam, and Brown counties showed slight declines of 1.6%, 1.0%, and 1.0%, respectively, over the same period. Population growth in six counties outpaced the growth in Indiana (3.8%) over the same period of time. The table below illustrates the changes in population in all counties within the assessment area:

Area	Population Change				
	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Boone County, Indiana	56,640	60,511	6.8%	67,843	12.1%
Brown County, Indiana	15,242	15,011	-1.5%	15,092	0.5%
Hamilton County, Indiana	274,569	296,635	8.0%	338,011	13.9%
Hancock County, Indiana	70,002	71,328	1.9%	78,168	9.6%
Hendricks County, Indiana	145,448	153,435	5.5%	170,311	11.0%
Johnson County, Indiana	139,654	145,645	4.3%	158,167	8.6%
Madison County, Indiana	131,636	130,280	-1.0%	129,569	-0.5%
Marion County, Indiana	903,393	926,335	2.5%	964,582	4.1%
Morgan County, Indiana	68,894	69,403	0.7%	70,489	1.6%
Putnam County, Indiana	37,963	37,650	-0.8%	37,576	-0.2%
Shelby County, Indiana	44,436	44,441	0.0%	44,729	0.6%
<b>Indiana</b>	<b>6,483,802</b>	<b>6,568,645</b>	<b>1.3%</b>	<b>6,732,219</b>	<b>2.5%</b>

According to 2015 U.S. Census data, the population in the assessment area was 1,950,674, of which 62.6% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearing retirement). This translates into a potential labor workforce where the majority of the population are of the working- and consumer-age population with increased contribution to economic growth. Additionally, 22.2% of the population live in moderate-income census tracts, while 10.9% reside in low-income tracts. This could indicate opportunities for financial institutions to make products more accessible to low- and moderate-income individuals.

### Income Characteristics

The 2015 MFI was \$66,375 and well above Indiana at \$61,119. Within this assessment area, three of the counties with the highest MFI included Hamilton at \$103,322, Hendricks at \$82,554, and Boone at \$81,000. Madison and Marion counties had the lowest MFI at \$55,141 and \$52,771, respectively, while also containing the largest percentage of low- and moderate-income families at 48.4% and 50.1%, respectively. As shown below, from 2017 to 2020, the assessment area's MFI experienced consistently strong increases of 8.9%, 3.5%, and 2.3% for 2018, 2019, and 2020, respectively.

Borrower Income Levels										
Indianapolis-Carmel-Anderson, IN MSA										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0 -	49.99%	50% -	79.99%	80% -	119.99%	120% -	& above
2017	\$68,400		0 -	\$34,199	\$34,200 -	\$54,719	\$54,720 -	\$82,079	\$82,080 -	& above
2018	\$75,100	8.9%	0 -	\$37,549	\$37,550 -	\$60,079	\$60,080 -	\$90,119	\$90,120 -	& above
2019	\$77,800	3.5%	0 -	\$38,899	\$38,900 -	\$62,239	\$62,240 -	\$93,359	\$93,360 -	& above
2020	\$79,600	2.3%	0 -	\$39,799	\$39,800 -	\$63,679	\$63,680 -	\$95,519	\$95,520 -	& above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; however, Boone, Hamilton, and Shelby counties in Indiana had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Madison and Marion counties in Indiana had poverty rates that exceeded the state and national

poverty rates.

Poverty Rates			
Assessment Area: Indianapolis-Carmel-Anderson IN MSA #26900			
Area	Years		
	2017	2018	2019
Boone County, Indiana	5.7	5.4	6.9
Brown County, Indiana	10.9	10.1	10.5
Hamilton County, Indiana	3.8	4.2	4.2
Hancock County, Indiana	5.5	5.6	5.2
Hendricks County, Indiana	5.1	5.9	4.9
Johnson County, Indiana	8.8	7.7	6.0
Madison County, Indiana	17.4	17.0	13.1
Marion County, Indiana	17.6	17.2	15.2
Morgan County, Indiana	9.9	10.6	8.9
Putnam County, Indiana	12.0	12.2	10.5
Shelby County, Indiana	8.4	11.6	10.1
<b>Indiana</b>	<b>13.3</b>	<b>13.0</b>	<b>11.9</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based upon 2015 U.S. Census data, Marion County had the highest household poverty level at 18.5%, which includes Indianapolis, the most populous city in Indiana. Marion County constitutes 363,558 of the assessment area’s 741,817 households, or 49.0%, thereby elevating the overall poverty level in the assessment area to 13.3% with only Madison County exceeding that level at 16.1%. For comparison purposes, the next highest household poverty levels were found in Brown and Shelby counties at 13.1% and 10.5%, respectively. Overall, of the 741,817 households in the assessment area, 40.0% are low- and moderate-income, 2.1% receive public assistance, and 16.5% have rent costs greater than 30.0% of their monthly income.

### Housing Characteristics

According to the 2015 U.S. Census data, there are 831,014 total housing units in the assessment area available to 482,734 families. The percentage of owner-occupied housing in low-income census tracts is 28.9% and 40.9% in moderate-income census tracts. Of the total housing units in low-income tracts, nearly half are rental at 48.8% and 22.3% are vacant, while 45.1% of housing units in moderate-income tracts rental and 14.0% are vacant. Approximately one-third of all housing in the assessment area are rental units at 31.1%, with the majority of these units being located in low- and moderate-income areas. This would indicate the area’s reliance upon the rental market, and, consequently, affordable rentals to the assessment area’s LMI geographies. From an income perspective, 12.5% of the housing units and 9.2% of families are in the assessment area’s low-income tracts, while 24.2% of the housing units and 20.6% of families in the assessment area are in moderate-income tracts. Based on the significant percentage of rental units, there appears to be credit-related opportunities for FFB to fund various aspects of affordable housing, particularly in the rental market.

The 2015 U.S. Census data shows the median age of housing stock in low-income tracts at 61 years and moderate-income tracts at 53 years compared with middle- and upper-income tracts at

43 and 28 years old, respectively. This would indicate opportunities to invest in newer or renovated affordable housing in low- and moderate-income areas through joint ventures, partnerships, and home improvement loans. Between 2010 and 2015, MHV increased in seven of the eleven counties within the assessment area. This was led by Boone and Hamilton counties at 7.6% and 5.5%, respectively. Conversely, four counties experienced a decrease in MHV, including Madison (6.1%), Shelby (4.4%), Marion (3.2%), and Hancock (1.8%). The average change in MHV across all counties was a 0.6% increase, which was slightly below the 1.0% increase across the state of Indiana. While changes in MHV were mixed among the counties, MGR increased an average of 8.7% within the assessment area as a whole. The counties of Brown, Hamilton, Hendricks, and Marion had double-digit MGR increases of 17.5%, 12.5%, 11.4%, and 10.2%, respectively. With the exception of Marion County, which had a rental unit percentage of 39.7%, the other three aforementioned counties had lower rental unit percentages, potentially fueling demand and driving up rental costs in their respective counties. The increases in MGR within the Indiana counties more closely align with the state of Indiana at 9.1%. The average rate of increase in MGR could adversely impact the rental market for low- and moderate-income families by making them less affordable, considering the degree of reliance of low- and moderate-income families upon the rental market. The table below presents housing cost changes in the counties and Indiana from 2010 to 2015:

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Boone County, Indiana	\$ 174,300	\$ 187,600	7.6%	39.4	36.0	\$ 758	\$ 796	5.0%
Brown County, Indiana	\$ 158,500	\$ 162,300	2.4%	31.6	33.7	\$ 793	\$ 932	17.5%
Hamilton County, Indiana	\$ 211,200	\$ 222,900	5.5%	38.8	38.7	\$ 903	\$ 1,016	12.5%
Hancock County, Indiana	\$ 159,200	\$ 156,300	-1.8%	38.4	42.6	\$ 763	\$ 832	9.0%
Hendricks County, Indiana	\$ 161,100	\$ 162,400	0.8%	41.7	43.2	\$ 860	\$ 958	11.4%
Johnson County, Indiana	\$ 143,400	\$ 145,400	1.4%	43.0	42.7	\$ 781	\$ 849	8.7%
Madison County, Indiana	\$ 96,300	\$ 90,400	-6.1%	44.9	48.9	\$ 647	\$ 702	8.5%
Marion County, Indiana	\$ 122,200	\$ 118,300	-3.2%	35.6	35.6	\$ 715	\$ 788	10.2%
Morgan County, Indiana	\$ 141,200	\$ 143,700	1.8%	39.3	38.6	\$ 716	\$ 754	5.3%
Putnam County, Indiana	\$ 119,800	\$ 122,800	2.5%	40.9	41.8	\$ 682	\$ 693	1.6%
Shelby County, Indiana	\$ 126,400	\$ 120,800	-4.4%	41.4	44.4	\$ 671	\$ 711	6.0%
<b>Indiana</b>	<b>\$ 123,000</b>	<b>\$ 124,200</b>	<b>1.0%</b>	<b>38.8</b>	<b>39.7</b>	<b>\$ 683</b>	<b>\$ 745</b>	<b>9.1%</b>

Additionally, the affordability ratio increased in only six of the 11 counties. The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The previous table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the eleven counties, as well as Indiana, that makes up the assessment area. All six counties with improved affordability ratios experienced mild to slight declines in MHV, which may be interpreted as home pricing being at levels within closer reach among lower-income families.

Building permits are a leading indicator of future activity in the construction sector. The trend of building permits between 2017 and 2019 was analyzed to negate any outlier spikes in activity due to the high volatility typically associated with the housing market from year to year. Overall, seven of the 11 counties showed substantial growth in building permits. This was led by Putnam, followed by Morgan, Madison, and Marion counties with 106.8, 88.0, 68.0, and 53.7 %, respectively. Despite declines in Shelby (73.6 %), Hendricks (30.0%), and Johnson (23.5 %) counties, the overall assessment area had a net gain of 827 permits, or 7.1%. For comparison purposes, Indiana experienced a 3.0% growth in permits while Kentucky permits declined 6.5% over the same period of time.

<b>Building Permits</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>% Change between 2017 and 2018</b>	<b>2019</b>	<b>% Change between 2018 and 2019</b>
Boone County	539	477	-11.5%	748	56.8%
Brown County	79	84	6.3%	69	-17.9%
Hamilton County	3,089	3,005	-2.7%	3,122	3.9%
Hancock County	528	638	20.8%	566	-11.3%
Hendricks County	1,504	935	-37.8%	1,053	12.6%
Johnson County	1,097	843	-23.2%	839	-0.5%
Madison County	169	106	-37.3%	284	167.9%
Marion County	1,632	2,398	46.9%	2,508	4.6%
Morgan County	142	183	28.9%	267	45.9%
Putnam County	103	142	37.9%	213	50.0%
Shelby County	197	83	-57.9%	52	-37.3%
<b>Indianapolis-Carmel-Anderson, IN MSA</b>	<b>9,079</b>	<b>8,894</b>	<b>-2.0%</b>	<b>9,721</b>	<b>9.3%</b>
<b>Indiana</b>	<b>21,664</b>	<b>21,480</b>	<b>-0.8%</b>	<b>22,309</b>	<b>3.9%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (90.8%) in the assessment area have revenue under \$1.0 million. There are approximately 1,039,895 paid employees in this assessment area who are working in either the private sector or government, according to the Indiana Department of Workforce Development. By percentage of employees, the largest job category in the assessment area is health care and social assistance, followed by federal, state, and local government, retail trade, administration and waste services, and manufacturing sectors.

The table below presents the unemployment rate in the assessment area, the counties that comprise it, and the state between 2017 and 2019:



<b>Unemployment Rates</b>			
<b>Assessment Area: Indianapolis-Carmel-Anderson, IN MSA #26900</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Boone County, Indiana	2.9	2.7	2.5
Brown County, Indiana	3.4	3.2	3.0
Hamilton County, Indiana	2.8	2.7	2.5
Hancock County, Indiana	3.1	3.1	2.8
Hendricks County, Indiana	2.9	2.9	2.7
Johnson County, Indiana	3.0	2.9	2.7
Madison County, Indiana	4.0	4.0	3.7
Marion County, Indiana	3.7	3.6	3.3
Morgan County, Indiana	3.6	3.4	3.1
Putnam County, Indiana	3.7	3.8	3.5
Shelby County, Indiana	3.4	3.2	2.9
<b>Indianapolis-Carmel-Anderson, IN MSA</b>	<b>3.4</b>	<b>3.3</b>	<b>3.0</b>
<b>Indiana</b>	<b>3.6</b>	<b>3.5</b>	<b>3.3</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates trended downward across the assessment area, its counties, and the state between 2017 and 2019. There are three counties within the assessment area: Madison, Marion, and Putnam, that all tracked slightly higher in the unemployment rate than Indiana. All counties within the assessment area maintained an unemployment rate lower than the national average.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
INDIANAPOLIS-CARMEL-ANDERSON IN MSA #26900**

**Lending Test**

FFB’s performance under the lending test in this assessment area is excellent. FFB’s lending activity demonstrates a good responsiveness to the credit needs of the community. FFB is a leader in making community development loans in this assessment area and has an adequate distribution among borrowers of different income levels and to businesses of different revenue sizes. FFB has a good geographic distribution of loans with a moderate level of lending gaps. FFB makes extensive use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits an excellent record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Based on the overall volume of loans, greatest consideration was given to the evaluation of small business lending, followed by HMDA lending (refinance, home purchase, and home improvement lending, respectively). Due to the limited volume, home improvement loans were not analyzed in 2017. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

FFB originated 2,155 HMDA loans and 1,529 CRA loans and had a moderate level of lending gaps in this assessment area during the evaluation period. The percentage of FFB’s lending in the Indianapolis MSA is 12.1%, which is greater than the percentage of total deposits at 7.8%. Also, no substantial concentration of loans was identified in excluded counties within this assessment area.

Lastly, in response to COVID-19, FFB deferred loan payments to businesses and consumers and provided loan modifications to businesses to help them remain viable. The following tables show the number and percentage of payment deferrals and loan modifications by tract income made between April 3, 2020, through June 30, 2020, compared to the percentage of businesses, households, and owner-occupied units in these tracts, as applicable.

<b>Geographic Distribution of Deferrals Commercial Business Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	3	1.4%	8.6%
Moderate	34	15.6%	18.6%
Middle	103	47.3%	33.9%
Upper	78	35.7%	38.7%
<b>Total</b>	<b>218</b>	<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Consumer Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Households</b>
Low	0	0.0%	10.9%
Moderate	9	15.2%	23.3%
Middle	25	42.4%	34.0%
Upper	25	42.4%	31.7%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Mortgage Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Owner-Occupied Units</b>
Low	4	6.9%	6.2%
Moderate	19	32.8%	17.0%
Middle	20	34.5%	37.9%
Upper	15	25.8%	38.8%
<b>Total</b>	<b>58</b>	<b>100.0%</b>	

<b>Geographic Distribution of Loan Modifications Commercial Businesses*</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	6	2.1%	8.6%
Moderate	51	17.6%	18.7%
Middle	132	45.5%	33.9%
Upper	101	34.8%	38.7%
<b>Total</b>	<b>290</b>	<b>100.0%</b>	
<i>*3.5% of loan modifications made to small businesses</i>			

With the exception of payment deferrals for mortgage loans, the majority of FFB’s payment deferrals and loan modifications in the Indianapolis MSA was below proxies.

Therefore, FFB’s lending levels reflect a good responsiveness to the credit needs in the assessment area.

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

FFB’s overall distribution among borrowers of different income levels and businesses of different sizes is adequate. Borrower distribution is adequate for both small business lending and HMDA lending.

***Small Business Lending***

In 2020, FFB made 725 small business loans totaling \$85.7 million to businesses of different sizes, of which 587 (81.0%), totaling \$55.9 million (65.3%), were PPP loans with unknown gross annual revenues. It is noted that 70.9% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 304 small business loans totaling \$60.0 million to businesses of different sizes in 2019, and 127 (41.8%) of these loans totaling \$17.3 million (29.1%) were made to businesses with revenues of \$1.0 million or less. This was well below the percentage of small businesses in the assessment area at 90.5%, but it was comparable to the aggregate of all lenders in volume at 45.0% and exceeded the aggregate dollar amount of 28.3%. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering FFB’s performance relative to the aggregate of all lenders and proxy.

FFB made an adequate percentage of small dollar loans (50.7%) in amounts of \$100,000 or less, compared to 90.7% of small dollar loans made by the aggregate of all lenders. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 312 small business loans totaling \$57.6 million to businesses of different sizes in 2018, and 142 (45.5%) of these loans totaling \$21.4 million (37.2%) were made to businesses with revenues of \$1.0 million or less. This was below the percentage of small businesses in the assessment area at 90.0%, but it was comparable to the aggregate of all lenders in volume at

41.9% and exceeded the aggregate dollar amount of 31.1%. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to the aggregate of all lenders and proxy.

FFB made a good percentage of small dollar loans (53.2%) in amounts of \$100,000 or less, compared to 90.3% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 143 small business loans totaling \$37.7 million to businesses of different sizes in 2017 and 46 (32.2%) of these loans totaling \$7.3 million (19.3%) were made to businesses with revenues of \$1.0 million or less. This was well below the percentage of small businesses in the assessment area at 88.2% and below the aggregate of all lenders in volume at 45.9% and dollar amount of 31.3%. Therefore, the distribution of small business loans to businesses of different sizes is poor, considering FFB's performance relative to the aggregate of all lenders and proxy.

FFB made an adequate percentage of small dollar loans (36.4%) in amounts of \$100,000 or less, compared to 89.9% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019, 2018, and 2017, FFB's small business performance was well below proxy and comparable to the aggregate of all lenders. In addition, FFB consistently displayed a willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is adequate.

### *Refinance Lending*

FFB made 275 refinance loans totaling \$54.9 million in 2020. Also, FFB originated four (1.5%) refinance loans totaling \$490,000 (0.9%) to borrowers with unknown-income designations. FFB made 11 (4.0%) refinance loans totaling \$1.1 million (2.1%) to low-income borrowers, which was substantially below the percentage of families (21.7%) by volume and dollar amount. Given the weak performance compared to the proxy, the borrower distribution of refinance loans to low-income borrowers is very poor.

FFB made 29 (10.5%) refinance loans totaling \$3.1 million (5.6%) to moderate-income borrowers, which was below the percentage of families at 16.5% by volume and well below by dollar amount. Given the performance compared to the proxy, the borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made 60 refinance loans totaling \$9.2 million to middle-income borrowers. This represents 21.8% of refinance loans by volume and 16.8% by dollar amount compared to the percentage of families at 19.9%.

FFB made 171 refinance loans totaling \$41.0 million to upper-income borrowers. This represents 62.2% of refinance loans by volume and 74.6% by dollar amount compared to the percentage of families at 41.9%.

FFB made 306 refinance loans totaling \$54.7 million in 2019. FFB also originated 11 (3.6%) refinance loans to borrowers with unknown-income designations totaling \$1.3 million (2.4%). FFB made 22 (7.2%) refinance loans totaling \$1.6 million (2.8%) to low-income borrowers, which was well below the percentage of families at 21.7%. The aggregate of all lenders was slightly above at 7.8% by volume and above by dollar amount at 3.9%. The poverty level likely impacted the opportunity for lending. Given FFB's performance relative to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is adequate.

FFB made 37 (12.1%) refinance loans totaling \$3.3 million (6.0%) to moderate-income borrowers, which was below the percentage of families at 16.5% in volume and dollar amount. In addition, this was below the aggregate of lenders at 16.7% by volume and 10.9% by dollar amount. Given FFB's adequate performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made 64 refinance loans totaling \$7.5 million to middle-income borrowers. This represents 20.9% of refinance loans by volume and 13.7% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 20.0% by volume and 16.8% by dollar amount to middle-income borrowers.

FFB made 172 refinance loans totaling \$41.1 million to upper-income borrowers. This represents 56.2% of refinance loans by volume and 75.1% by dollar amount compared to the percentage of families at 41.9%. The aggregate of all lenders made 37.8% by volume and 49.4% by dollar amount to upper-income borrowers.

FFB made 205 refinance loans totaling \$29.2 million in 2018. FFB also originated seven (3.4%) refinance loans to borrowers with unknown-income designations totaling \$2.2 million (7.4%). FFB made 11 (5.4%) refinance loans totaling \$456,000 (1.6%) to low-income borrowers, which was substantially below the percentage of families at 21.9%. The percentage of loans by volume was well below the aggregate of all lenders at 12.0% and substantially below by dollar amount at 6.8%. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, borrower distribution of refinance loans to low-income borrowers is very poor.

FFB made 35 (17.1%) refinance loans totaling \$2.7 million (9.3%) to moderate-income borrowers, which exceeded the percentage of families at 16.6% in volume and below by dollar amount. The percentage of loans by volume was slightly below the aggregate of all lenders at 20.8% and below by dollar amount at 15.3%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is good.

FFB made 25 refinance loans totaling \$2.5 million to middle-income borrowers. This represents 12.2% of refinance loans by volume and 8.7% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 22.3% by volume and 20.1% by dollar amount to middle-income borrowers.

FFB made 127 refinance loans totaling \$21.3 million to upper-income borrowers. This represents 62.0% of refinance loans by volume and 73.0% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 34.5% by volume and 46.1% by dollar amount to upper-income borrowers.

FFB made 23 refinance loans totaling \$4.7 million in 2017. FFB made five (21.7%) refinance loans totaling \$477,000 (10.2%) to low-income borrowers, which was comparable to the percentage of families at 21.9% by volume and well below by dollar amount. The percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 8.0% and 4.2%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, borrower distribution of refinance loans to low-income borrowers is good.

FFB made two (8.7%) refinance loans totaling \$152,000 (3.3%) to moderate-income borrowers which was below the percentage of families at 17.3% by volume and substantially below by dollar amount. The percentage of loans by volume was below the aggregate of all lenders at 16.4% and well below by dollar amount at 10.9%. Given FFB's performance to the aggregate of all lenders and proxy, borrower distribution of refinance loans to moderate-income borrowers is adequate.

FFB made two refinance loans totaling \$351,000 to middle-income borrowers. This represents 8.7% of refinance loans by volume and 7.5% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 20.7% by volume and 17.4% by dollar amount to middle-income borrowers.

FFB made 14 refinance loans totaling \$3.7 million to upper-income borrowers. This represents 60.9% of refinance loans by volume and 79.0% by dollar amount compared to the percentage of families at 41.1%. The aggregate of all lenders made 35.6% by volume and 48.5% by dollar amount to upper-income borrowers.

Overall, FFB's refinance performance was below the percentage of families and the aggregate of all lenders; therefore, the borrower distribution of refinance lending is adequate.

### *Home Purchase Lending*

FFB made 95 home purchase loans totaling \$16.1 million in 2020. FFB made 23 (24.2%) home purchase loans totaling \$2.1 million (13.3%) to low-income borrowers, which exceeded the percentage of families (21.9%) in volume. Given the performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 26 (27.4%) home purchase loans totaling \$2.9 million (18.0%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.3% by volume and dollar amount. Given the strong performance compared to the proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 16 home purchase loans totaling \$2.9 million to middle-income borrowers. This represents 16.8% of home purchase loans by volume and 18.3% by dollar amount compared to the percentage of families at 19.6%.

FFB made 30 home purchase loans totaling \$8.1 million to upper-income borrowers. This represents 31.6% of home purchase loans by volume and 50.3% by dollar amount compared to the percentage of families at 41.3%.

FFB made 207 home purchase loans totaling \$40.7 million in 2019. FFB originated two (1.0%) loans to borrowers with unknown-income designations totaling \$419,000 (1.0%). FFB made 39 (18.8%) home purchase loans totaling \$4.0 million (9.9%) to low-income borrowers, which was slightly below the percentage of families (21.9%) in volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 10.3% and 5.3%, respectively. Given the performance compared to the proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 56 (27.1%) home purchase loans totaling \$7.0 million (17.3%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.3% by volume and was slightly below by dollar amount. The percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 22.8% and 16.7%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 28 home purchase loans totaling \$4.7 million to middle-income borrowers. This represents 13.5% of home purchase loans by volume and 11.5% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 21.2% by volume and 20.0% by dollar amount to middle-income borrowers.

FFB made 82 home purchase loans totaling \$24.5 million to upper-income borrowers. This represents 39.6% of home purchase loans by volume and 60.2% by dollar amount compared to the percentage of families at 41.1%. The aggregate of all lenders made 32.3% by volume and 44.9% by dollar amount to upper-income borrowers.

FFB made 204 home purchase loans totaling \$34.3 million in 2018. FFB originated three (1.5%) loans to borrowers with unknown-income designations totaling \$1.5 million (4.3%). FFB made 29 (14.2%) home purchase loans totaling \$2.5 million (7.3%) to low-income borrowers, which was below the percentage of families (21.9%) by volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 10.3% and 5.7%, respectively. Given the performance compared to the proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 38 (18.6%) home purchase loans totaling \$4.5 million (13.2%) to moderate-income borrowers, which exceeded the percentage of families at 17.3% by volume and was slightly below by dollar amount. However, the percentage of loans by volume and dollar amount were slightly below the aggregate of all lenders at 21.9% and 15.9%, respectively. Given the performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is good.

FFB made 36 home purchase loans totaling \$5.7 million to middle-income borrowers. This represents 17.6% of home purchase loans by volume and 16.7% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 20.3% by volume and 19.1% by dollar amount to middle-income borrowers.

FFB made 98 home purchase loans totaling \$20.0 million to upper-income borrowers. This represents 48.0% of home purchase loans by volume and 58.3% by dollar amount compared to the percentage of families at 41.1%. The aggregate of all lenders made 31.8% by volume and 44.9% by dollar amount to upper-income borrowers.

FFB made 46 home purchase loans totaling \$10.3 million in 2017. FFB made three (6.5%) home purchase loans totaling \$365,000 (3.6%) to low-income borrowers, which was well below the percentage of families (21.9%) by volume and substantially below by dollar amount. The percentage of loans by volume was below the aggregate of all lenders at 8.8% and slightly below by dollar amount at 4.6%. Given the performance compared to the proxy and to aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is adequate.

FFB made nine (19.6%) home purchase loans totaling \$1.1 million (10.9%) to moderate-income borrowers, which exceeded the percentage of families at 17.3% by volume. The percentage of loans exceeded the aggregate of all lenders at 19.5% by volume and was slightly below by dollar amount at 13.6%. Given the performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is good.

FFB made 13 home purchase loans totaling \$2.1 million to middle-income borrowers. This represents 28.3% of home purchase loans by volume and 20.5% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 21.1% by volume and 19.1% by dollar amount to middle-income borrowers.

FFB made 21 home purchase loans totaling \$6.7 million to upper-income borrowers. This represents 45.7% of home purchase loans by volume and 65.1% by dollar amount compared to the percentage of families at 41.1%. The aggregate of all lenders made 34.2% by volume and 48.6% by dollar amount to upper-income borrowers.

Overall, FFB's home purchase performance was comparable to the percentage of families and above aggregate of all lenders; therefore, the borrower distribution of home purchase lending is good.

### *Home Improvement Lending*

FFB made 74 home improvement loans totaling \$8.4 million in 2020. FFB made four (5.4%) home improvement loans totaling \$101,000 (1.2%) to low-income borrowers. This was substantially below the percentage of families at 21.7%. Given FFB's weak performance to the proxy, borrower distribution of home improvements to low-income borrowers is very poor.

FFB made eight (10.8%) home improvement loans totaling \$209,000 (2.5%) to moderate-income borrowers. This was below proxy by volume (16.5%). Given FFB's performance to the number of



loans to moderate-income borrowers, the borrower distribution of home improvement loans to moderate-income borrowers is adequate.

FFB made 15 home improvement loans totaling \$775,000 to middle-income borrowers. This represents 20.3% of home improvement loans by volume and 9.2% by dollar amount. This is compared to the percentage of middle-income families of 19.9%.

FFB made 46 home improvement loans totaling \$7.3 million to upper-income borrowers. This represents 62.2% of home improvement loans by volume and 86.6% by dollar amount. This is compared to the percentage of upper-income families of 41.9%.

FFB made 135 home improvement loans totaling \$9.3 million in 2019. FFB made eight (5.9%) home improvement loans totaling \$237,000 (2.5%) to low-income borrowers, which was below the percentage of families at 21.7%. The percentage of loans by volume was slightly below the aggregate of all lenders at 7.8% by volume and well below by dollar amount at 5.2%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made 14 (10.4%) home improvement loans totaling \$703,000 (7.5%) to moderate-income borrowers, which was below the percentage of families at 16.5%. The percentage of loans by volume and dollar amount were below the aggregate of all lenders at 18.7% and 14.2%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is adequate.

FFB made 38 home improvement loans totaling \$2.0 million to middle-income borrowers. This represents 10.4% of home improvement loans by volume and 7.5% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 23.5% by volume and 20.5% by dollar amount to middle-income borrowers.

FFB made 75 home improvement loans totaling \$6.4 million to upper-income borrowers. This represents 55.6% of home improvement loans by volume and 68.2% by dollar amount compared to the percentage of families at 41.9%. The aggregate of all lenders made 48.0% by volume and 57.5% by dollar amount to upper-income borrowers.

FFB made 172 home improvement loans totaling \$19.3 million in 2018. FFB also originated three (1.7%) home improvement loans to borrowers with unknown-income totaling \$60,000 (0.3%). FFB made four (2.3%) home improvement loans totaling \$71,000 (0.4%) to low-income borrowers, which was substantially below the percentage of families at 21.9%. The percentage of loans by volume was well below the aggregate of all lenders at 8.9% and substantially below by dollar amount at 5.2%. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is very poor.

FFB made 16 (9.3%) home improvement loans totaling \$494,000 (2.6%) to moderate-income borrowers, which was under the proxy percentage of families at 16.6%. The percentage of loans by volume was below the aggregate of all lenders at 18.1% and substantially below by dollar

amount at 13.8%. Given FFB’s performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is adequate.

FFB made 41 home improvement loans totaling \$3.0 million to middle-income borrowers. This represents 23.8% of home improvement loans by volume and 15.4% by dollar amount compared to the percentage of families at 19.9%. The aggregate of all lenders made 22.3% by volume and 19.0% by dollar amount to middle-income borrowers.

FFB made 108 home improvement loans totaling \$15.7 million to upper-income borrowers. This represents 62.8% of home improvement loans by volume and 81.4% by dollar amount compared to the percentage of families at 41.6%. The aggregate of all lenders made 47.8% by volume and 57.0% by dollar amount to upper-income borrowers.

Overall, FFB’s home improvement performance was adequate in all years reviewed; therefore, the borrower distribution of home improvement lending is adequate.

### *Geographic Distribution of Loans*

FFB’s overall distribution of lending among geographies is good. Refinance, home improvement lending, and home purchase lending is adequate. Small business loans geographic distribution is good. The following gaps in lending were noted in the assessment area.

Tract Income Level	Percentage of Lending Penetration			
	2017	2018	2019	2020
Low	14.9%	44.8%	49.3%	55.2%
Moderate	18.1%	60.0%	53.3%	61.0%
Middle	34.1%	75.0%	81.1%	72.7%
Upper	42.9%	89.0%	92.3%	91.2%
Unknown	50.0%	50.0%	50.0%	50.0%
<b>Total</b>	<b>28.7%</b>	<b>69.0%</b>	<b>70.8%</b>	<b>70.8%</b>

These are moderate gaps in lending. Lending penetration in low- and moderate-income tracts improved during the evaluation period.

### *Small Business Lending*

FFB made 725 small business loans totaling \$85.7 million in 2020. FFB made 59 (8.1%) small business loans totaling \$9.3 million (10.9%) in low-income tracts, which is slightly below the

number of businesses in these tracts at 8.6%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in low-income tracts is good.

FFB made 137 (18.9%) small business loans totaling \$14.6 million (17.1%) in moderate-income tracts, which is comparable with the number of businesses in this tract at 18.6%. Given FFB's strong performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 289 loans in middle-income tracts totaling \$34.7 million. This represents 39.9% of small business loans by volume and 40.5% by dollar amount compared to the businesses in these tracts at 33.9%.

FFB made 239 loans in upper-income tracts totaling \$27.0 million. This represents 33.0% by volume and 31.5% by dollar amount compared to businesses in these tracts at 38.7%.

FFB made 304 small business loans totaling \$59.6 million in 2019. FFB made 31 (10.2%) small business loans in low-income tracts totaling \$7.5 million (12.5%), which exceeded the number of businesses in these tracts at 8.5%. This exceeded the aggregate of all lenders at 8.2% by volume and 10.9% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 69 (22.7%) small business loans in moderate-income tracts totaling \$11.8 million (19.8%), which exceeded the number of business in these tracts at 18.6%. This exceeded the aggregate of all lenders at 16.8% by volume and 18.3% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 122 loans in middle-income tracts totaling \$22.2 million. This represents 40.1% of small business loans by volume and 37.3% by dollar amount compared to the businesses in these tracts at 34.1%. The aggregate of all lenders made 31.9% by volume and 31.1% by dollar amount in middle-income tracts.

FFB made 80 loans in upper-income tracts totaling \$17.4 million. This represents 26.3% by volume and 29.2% by dollar amount compared to businesses in these tracts at 38.7%. The aggregate of all lenders made 42.0% by volume and 39.1% by dollar amount in upper-income tracts.

FFB made 312 small business loans totaling \$57.6 million in 2018. FFB made 21 (6.7%) small business loans in low-income tracts totaling \$3.9 million (6.8%), which was slightly below the number of businesses in these tracts at 8.3%. This was comparable with the aggregate of all lenders at 7.8% by volume and 10.7% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is good.

FFB made 76 (24.4%) small business loans in moderate-income tracts totaling \$14.8 million (25.6%), which exceeded the number of business in these tracts at 18.3%. This substantially exceeded the aggregate of all lenders at 16.6% by volume and 17.9% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 129 loans in middle-income tracts totaling \$21.4 million. This represents 41.3% of small business loans by volume and 37.1% by dollar amount compared to the businesses in these tracts at 34.2%. The aggregate of all lenders made 31.9% by volume and 31.1% by dollar amount in middle-income tracts.

FFB made 83 loans in upper-income tracts totaling \$15.9 million. This represents 26.6% by volume and 27.5% by dollar amount compared to businesses in these tracts at 39.0%. The aggregate of all lenders made 42.6% by volume and 39.8% by dollar amount in upper-income tracts.

FFB made 143 small business loans totaling \$37.7 million in 2017. FFB made 18 (12.6%) small business loans in low-income tracts totaling \$5.7 million (15.1%), which substantially exceeded the volume of businesses in these tracts at 8.3%. This also substantially exceeded the aggregate of all lenders at 8.1% by volume and 11.0% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 17 (11.9%) small business loans in moderate-income tracts totaling \$3.5 million (9.2%), which is below the number of business in these tracts at 18.3%. This was also below the aggregate of all lenders at 16.4% by volume and 16.3% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is adequate.

FFB made 54 loans in middle-income tracts totaling \$12.7 million. This represents 37.8% of small business loans by volume and 33.7% by dollar amount compared to the businesses in these tracts at 35.1%. The aggregate of all lenders made 33.1% by both volume and dollar amount in middle-income tracts.

FFB made 52 loans in upper-income tracts totaling \$14.8 million. This represents 36.4% by volume and 39.3% by dollar amount compared to businesses in these tracts at 38.1%. The aggregate of all lenders made 41.4% by volume and 39.0% by dollar amount in upper-income tracts.

Overall, FFB's performance was excellent in 2018 and 2019, and good in 2017 and 2020; therefore, the geographic distribution of small business lending is good.

### *Refinance Lending*

FFB made 275 refinance loans totaling \$54.9 million in 2020. FFB made two (0.7%) refinance loans totaling \$405,000 (0.7%) in low-income tracts, which was substantially below the percentage

of owner-occupied units in these tracts at 6.2%. Given FFB's weak performance relative to the proxy and the number of loans made, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made 17 (6.2%) refinance loans totaling \$2.2 million (4.0%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 17.0%. Given FFB's weak performance relative to the proxy, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 108 refinance loans totaling \$20.1 million in middle-income tracts. This represents 39.3% of refinance loans by volume and 36.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%.

FFB made 148 (53.8%) refinance loans totaling \$32.2 million (58.6%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 38.8%.

FFB made 306 refinance loans totaling \$54.7 million in 2019. FFB made 14 (4.6%) refinance loans totaling \$2.1 million (3.8%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 6.2%. The percentage of loans by volume and dollar amount substantially exceeded the aggregate at 2.7% and 1.6%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

FFB made 30 (9.8%) refinance loans totaling \$2.4 million (4.3%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0%. The percentage of loans by volume and dollar amount was slightly below the aggregate at 11.0% and 7.0%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 114 refinance loans totaling \$22.1 million in middle-income tracts. This represents 37.3% of refinance loans by volume and 40.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 34.5% by volume and 29.4% by dollar amount in middle-income tracts.

FFB made 148 (48.4%) refinance loans totaling \$28.1 million (51.5%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 51.8% by volume and 61.9% by dollar amount in upper-income tracts.

FFB made 205 refinance loans totaling \$29.2 million in 2018. FFB made six (2.9%) refinance loans totaling \$185,000 (0.6%) in low-income tracts, which was well below the percentage of owner-occupied units in these tracts at 6.2%. The percentage of loans was slightly below the aggregate by volume at 3.3% and well below by dollar amount at 1.9%. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level; therefore, more weight was placed on the aggregate comparison. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is adequate.

FFB made 25 (12.2%) refinance loans totaling \$2.2 million (7.5%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0%. The percentage of loans by volume and dollar amount was slightly below than the aggregate at 13.6% and 8.9%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 76 refinance loans totaling \$11.6 million in middle-income tracts. This represents 37.1% of refinance loans by volume and 39.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 38.6% by volume and 34.1% by dollar amount in middle-income tracts.

FFB made 98 (47.8%) refinance loans totaling \$15.3 million (52.2%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 44.5% by volume and 55.1% by dollar amount in upper-income tracts.

FFB made 23 refinance loans totaling \$4.7 million in 2017. FFB made no refinance loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.2%. The percentage of loans by volume and dollar amount was also substantially below the aggregate at 3.0% and 1.7%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made two (8.7%) refinance loans totaling \$179,000 (3.8%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0%. The percentage of loans by volume was below the aggregate at 14.2% and well below by dollar amount at 9.1%. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 11 refinance loans totaling \$1.8 million in middle-income tracts. This represents 47.8% of refinance loans by volume and 37.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 37.2% by volume and 31.5% by dollar amount in middle-income tracts.

FFB made 10 (43.5%) refinance loans totaling \$2.7 million (58.4%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 45.5% by volume and 57.7% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance was below proxy and slightly below the aggregate of all lenders. In 2017, 2018, and 2020, lending performance was adequate and was good in 2019; therefore, the geographic distribution of refinance lending is adequate.

### *Home Purchase Lending*

FFB made 95 home purchase loans totaling \$16.1 million in 2020. FFB made eight (8.4%) home purchase loans totaling \$916,000 (5.7%) in low-income tracts, which exceeded the owner-occupied units in these tracts (6.2%) by volume and was comparable by dollar amount. Given the

strong performance compared to the proxy, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 28 (29.5%) home purchase loans totaling \$2.9 million (18.4%) in moderate-income tracts, which substantially exceeded the percentage of owner-occupied units in these tracts at 17.0% by volume and dollar amount. Given the strong performance compared to the proxy, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 25 home purchase loans totaling \$3.9 million to middle-income tracts. This represents 26.3% of home purchase loans by volume and 24.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%.

FFB made 34 home purchase loans totaling \$8.3 million in upper-income tracts. This represents 35.8% of home purchase loans by volume and 51.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.8%.

FFB made 207 home purchase loans totaling \$40.7 million in 2019. FFB made 26 (12.6%) home purchase loans totaling \$3.6 million (8.9%) in low-income tracts, which substantially exceeded the percentage of families at 6.2%. Also, the percentage of owner-occupied units in these tracts by volume and dollar amount substantially exceeded the aggregate of all lenders at 4.7% and 2.9%, respectively. Given the performance compared to the proxy and strong performance compared to the aggregate of all lenders, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 36 (17.4%) home purchase loans totaling \$3.6 million (8.8%) in moderate-income census tracts, which exceeded percentage of owner-occupied units in these tracts at 17.0% by volume. This exceeded the aggregate volume of 15.0% and was comparable to the dollar amount at 9.7%. Given the performance relative to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is good.

FFB made 88 home purchase loans totaling \$17.0 million in middle-income census tracts. This represents 42.5% of home purchase loans by volume and 41.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 35.6% by volume and 31.4% by dollar amount in middle-income tracts.

FFB made 57 home purchase loans totaling \$16.5 million in upper-income census tracts. This represents 27.5% of home purchase loans by volume and 40.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 44.6% by volume and 56.0% by dollar amount in upper-income tracts.

FFB made 204 home purchase loans totaling \$34.3 million in 2018. FFB made 15 (7.4%) home purchase loans totaling \$2.0 million (5.7%) in low-income tracts, which exceeded the percentage of owner-occupied units in these tracts at 6.2%. Also, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 4.3% and 2.6%, respectively. Given the performance compared to the proxy and to aggregate of all lenders, the geographic distribution of home purchase loans in low-income tracts is excellent.

FFB made 33 (16.2%) home purchase loans totaling \$3.7 million (10.9%) in moderate-income tracts, which was comparable to the percentage of owner-occupied units in these tracts at 17.0%. This exceeded the aggregate volume and dollar amount at 14.9% and 9.7%, respectively. Given the performance relative to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 66 home purchase loans totaling \$9.1 million in middle-income census tracts. This represents 32.4% of home purchase loans by volume and 26.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 35.1% by volume and 30.3% by dollar amount in middle-income tracts.

FFB made 90 home purchase loans totaling \$19.5 million in upper-income tracts. This represents 44.1% of home purchase loans by volume and 56.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 45.6% by volume and 57.5% by dollar amount in upper-income tracts.

FFB made 46 home purchase loans totaling \$10.3 million in 2017. FFB made no home purchase loans in low-income tracts, compared to the percentage of owner-occupied units in these tracts at 6.2%. Also, this is substantially below the aggregate of all lenders at 3.7% and 2.1%, respectively. Given the performance compared to the proxy and the aggregate of all lenders, home purchase loans in low-income tracts is very poor.

FFB made four (8.7%) home purchase loans totaling \$504,000 (4.9%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0% by volume. This was also below the aggregate volume and dollar amount at 14.9% and 9.3%, respectively. Given the performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans in moderate-income tracts is adequate.

FFB made 29 home purchase loans totaling \$5.8 million in middle-income tracts. This represents 63.0% of home purchase loans by volume and 56.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 36.0% by volume and 30.8% by dollar amount in middle-income tracts.

FFB made 13 home purchase loans totaling \$4.0 million in upper-income tracts. This represents 28.3% of home purchase loans by volume and 38.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 45.4% by volume and 57.8% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending performance varied compared to the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

### *Home Improvement Lending*

FFB made 74 home improvement loans totaling \$8.4 million in 2020. FFB made four (5.4%) home improvement loans totaling \$294,000 (3.5%) in low-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 6.2%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in low-income tracts is good.



FFB made five (6.8%) home improvement loans totaling \$111,000 (1.3%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 17.0%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in moderate-income tracts is poor.

FFB made 24 home improvement loans totaling \$2.4 million in middle-income tracts. This represents 32.4% of home improvement loans by volume and 28.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%.

FFB made 41 home improvement loans totaling \$5.6 million in upper-income tracts. This represents 55.4% of home improvement loans by volume and 66.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 38.8%.

FFB made 135 home improvement loans totaling \$9.3 million in 2019. FFB made six (4.4%) home improvement loans totaling \$416,000 (4.5%) in low-income tracts, which was below the percentage of owner-occupied units in these tracts at 6.2%. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 3.6% and 2.9%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

FFB made 14 (10.4%) home improvement loans totaling \$466,000 (5.0%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0%. The percentage of loans by volume and dollar amount was slightly below the aggregate of all lenders at 11.5% and 8.4%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 50 home improvement loans totaling \$3.6 million in middle-income tracts. This represents 37.0% of home improvement loans by volume and 38.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 34.8% by volume and 31.7% by dollar amount in middle-income tracts.

FFB made 65 (48.1%) home improvement loans totaling \$4.8 million (52.0%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 50.1% by volume and 57.1% by dollar amount in upper-income tracts.

FFB made 172 home improvement loans totaling \$19.3 million in 2018. FFB made two (1.2%) home improvement loans totaling \$58,000 (0.3%) in low-income tracts, which was substantially below the percentage of owner-occupied units in these tracts at 6.2%. The percentage of loans by volume was well below the aggregate of all lenders at 4.3% and substantially below by dollar amount at 2.2%. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made 17 (9.9%) home improvement loans totaling \$2.0 million (10.2%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.0%. The percentage of loans by volume and dollar amount was comparable to the aggregate of all lenders at 10.9% and 8.0%, respectively. Given FFB's performance compared to the proxy and the

aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is good.

FFB made 64 home improvement loans totaling \$6.6 million in middle-income tracts. This represents 37.2% of home improvement loans by volume and 34.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 37.9%. The aggregate of all lenders made 35.8% by volume and 33.3% by dollar amount in middle-income tracts.

FFB made 89 (51.7%) home improvement loans totaling \$10.7 million (55.4%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 38.8%. The aggregate of all lenders made 49.0% by volume and 56.5% by dollar amount in upper-income tracts.

Overall, FFB’s home improvement lending performance varied compared to the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

***Community Development Lending***

FFB is a leader in making community development loans in the Indianapolis assessment area. FFB originated or renewed 22 community development loans totaling \$88.2 million during the evaluation period. This is FFB’s third-largest percentage of community development lending by dollar amount, which represents approximately 12.4% of FFB’s total community development loans made during the evaluation period. The following table provides a breakdown of community development loans by community development purpose, number, and dollar amount:

<b>Purpose of CD Loans</b>	<b>#</b>	<b>\$</b>
Affordable Housing	7	\$21,101,332
Economic Development	7	\$19,847,181
Services for LMI Individuals	4	\$5,000,000
Revitalization/Stabilization	2	\$3,945,000
<b>Total</b>	<b>20</b>	<b>\$49,893,513</b>

Examples of notable community development loans include but are not limited to the following:

- A construction loan for \$12.0 million to build a hotel in a moderate-income area and create approximately 50 new jobs for low- and moderate-income individuals.
- A construction loan for \$5.8 million to construct 36 units of affordable housing located in a moderate-income area.
- A loan for \$5.7 million to purchase and rehabilitate a 156-unit apartment building in a moderate-income area with 100% of the units having rents that are below HUD’s designated Fair Market Rents for the area.
- A loan for \$5.0 million to a developer to fill financing gaps for a LIHTC-eligible project to construct 76 units of affordable housing for which 100% of units are set aside for individuals with at most 60% of area median income.
- Two loans for approximately \$4.0 million to develop a mixed-use space consisting of 156 units of affordable housing with 35 units (or 22%) designated for permanent, supportive housing for people experiencing homelessness. Rents for the 35 units is paid with Housing Choice vouchers provided by the Indianapolis Housing Agency. Residents also receive support

services from Adult & Child Health. The second loan supports 62 units of affordable housing for seniors.

- Two working capital loans for \$3.0 million to address financing gaps of a community health center in a moderate-income area that primarily serves low- and moderate-income seniors.
- A loan for \$2.1 million to purchase an 80-unit apartment building in a low-income area with 100% of the units supporting affordable housing with rents ranging from \$900 to \$1,500 a month, which is affordable for individuals at or below 80% of area median income.
- A loan for \$2.0 million to purchase and retain a grocery store in a low-income neighborhood.
- Three SBA 504 loans for approximately \$1.8 million supporting three small businesses.
- A revolving line of credit (RLOC) for \$1.5 million to a CDFI to help fund the city’s first Equitable Transit-Oriented Development (ETOD) loan fund. FFB is one of four local financial institutions committing RLOCs to ETOD. ETOD funds will be used to acquire dilapidated and unused properties suitable for rehabilitating or developing mixed-use retail, housing, charter school, and health and workforce development services with mixed-income housing, including but not limited to, 1,000 affordable housing units within a short distance of a transit stop and enable equity access to jobs, education, and healthcare for low-income residents. FFB also made a qualified community development investment associated with this project.

FFB’s community development lending exhibits an excellent responsiveness to the need for affordable housing (approximately 1,500 units), services to low- and moderate-income individuals, and support for small businesses (created/retained 100 jobs for lower-income workers) identified by community contacts and performance context information described previously in this report.

***Flexible Lending Programs***

FFB made 98 flexible mortgage-type loans totaling \$12.2 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit history. FFB made 185 flexible consumer-type loans totaling \$95,100 in programs designed to help borrowers establish or rebuild credit history and save money. This is FFB’s fifth-largest percentage of mortgage- and consumer-type lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate:

Geographic Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
Community Builder	25.7%	24.1%	6.2%	48.6%	45.9%	17.0%	22.9%	25.7%	37.9%	2.9%	4.2%	38.8%
Dreambuilder	15.4%	16.5%	6.2%	38.5%	43.2%	17.0%	30.8%	27.6%	37.9%	15.4%	12.7%	38.8%
<b>All Flexible Mortgage Loan Programs</b>	<b>20.4%</b>	<b>16.8%</b>	<b>6.2%</b>	<b>41.8%</b>	<b>35.1%</b>	<b>17.0%</b>	<b>26.5%</b>	<b>27.7%</b>	<b>37.9%</b>	<b>11.2%</b>	<b>20.5%</b>	<b>38.8%</b>

FFB’s flexible mortgage lending in low- and moderate-income tracts by number and dollar

amount exceeded the percentage of owner-occupied units, particularly in moderate-income geographies.

Geographic Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)
Credit Achiever	10.5%	9.1%	10.9%	39.5%	32.7%	23.3%	39.5%	49.1%	34.0%	10.5%	9.1%	31.7%
New Secured Credit Card	16.4%	12.0%	10.9%	29.5%	29.2%	23.3%	37.0%	37.3%	34.0%	17.1%	21.4%	31.7%
<b>All Flexible Consumer Lending Programs</b>	<b>15.1%</b>	<b>11.0%</b>	<b>10.9%</b>	<b>31.4%</b>	<b>29.9%</b>	<b>23.3%</b>	<b>37.8%</b>	<b>41.5%</b>	<b>34.0%</b>	<b>15.7%</b>	<b>17.6%</b>	<b>31.7%</b>

FFB's flexible consumer lending in low- and moderate-income tracts by number and dollar amount exceeded the percentage of households.

Borrower Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
Community Builder	48.6%	44.4%	21.9%	44.3%	46.2%	17.3%	5.7%	7.5%	19.6%	1.4%	2.0%	41.1%
Dreambuilder	46.2%	42.6%	21.9%	53.8%	57.4%	17.3%	0.0%	0.0%	19.6%	0.0%	0.0%	41.1%
<b>All Flexible Mortgage Loan Programs</b>	<b>42.9%</b>	<b>34.2%</b>	<b>21.9%</b>	<b>41.8%</b>	<b>37.6%</b>	<b>17.3%</b>	<b>8.2%</b>	<b>11.7%</b>	<b>19.6%</b>	<b>7.1%</b>	<b>16.6%</b>	<b>41.1%</b>

FFB's flexible mortgage lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of families.

Borrower Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
Credit Achiever	73.7%	63.6%	23.7%	26.3%	36.4%	16.4%	0.0%	0.0%	17.8%	0.0%	0.0%	42.2%
New Secured Credit Card	59.6%	53.3%	23.7%	21.2%	19.1%	16.4%	8.9%	14.8%	17.8%	9.6%	12.3%	42.2%
<b>All Flexible Consumer Loan Programs</b>	<b>62.7%</b>	<b>56.9%</b>	<b>23.7%</b>	<b>22.2%</b>	<b>23.9%</b>	<b>16.4%</b>	<b>7.0%</b>	<b>10.3%</b>	<b>17.8%</b>	<b>7.6%</b>	<b>8.6%</b>	<b>42.2%</b>

FFB's flexible consumer lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of households, particularly to low-income borrowers.

FFB made 591 small business PPP loans totaling \$56.2 million in this assessment area. The following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB's second-largest

percentage of PPP lending activity by dollar amount.

<b>Geographic Distribution of CRA-Reportable Small Business Paycheck Protection Program Loans</b>			
<b>Tract Income Level</b>	<b>Percentage of Loans by Number of Loans</b>	<b>Percentage of Loans by Dollar Amount</b>	<b>Percentage of Businesses</b>
Low	7.5%	8.5%	8.6%
Moderate	18.7%	16.7%	18.6%
Middle	39.5%	38.4%	33.9%
Upper	34.1%	36.3%	38.7%
Unknown	0.2%	0.1%	0.1%

FFB’s PPP lending in low-income tracts was below the percentage of businesses by number and comparable to the percentage of businesses by dollar amount. In moderate-income tracts, FFB’s PPP lending by volume was comparable to the percentage of businesses but below by dollar amount.

Therefore, FFB makes extensive use of flexible lending practices in serving assessment area credit needs through these programs, based on FFB’s performance mostly exceeding or being comparable to demographic comparators.

**Investment Test**

During the evaluation period, FFB made \$24.5 million in new investments and maintained \$87.4 million in prior period investments. FFB also had unfunded commitments worth \$1.7 million. The following table provides a breakdown of qualified community development investments by community development purpose, number, and dollar amount:

<b>Purpose of Qualified CD Investments</b>	<b>#</b>	<b>\$</b>
Affordable Housing	9	\$109,935,788
Economic Development	2	\$3,681,345
<b>Total</b>	<b>11</b>	<b>\$113,617,133</b>

New investments include a \$7.0 million LIHTC supporting an Indiana Housing & Community Development Authority initiative called Moving Forward. Moving Forward is designed to create energy efficient affordable housing and transportation for low- and moderate-income individuals and families. FFB’s investment is directed to support Moving Forward initiatives in Indianapolis. LIHTCs are particularly complex investments, taking substantial knowledge and a time commitment to properly manage. The remaining new investments consisted of a \$17.5 million investment in mortgage-backed securities, which are considered to be less responsive.

Prior period investments consisted of LIHTCs worth \$3.4 million, which are also considered to be complex investments. These LIHTCs support the ETOD project; as discussed previously, FFB originated a community development loan associated with the ETOD project. The remaining prior period investments were SBICs worth \$3.7 million and \$1.7 in unfunded commitments, an innovative way to ensure that small businesses receive the funding they need, and mortgage-backed securities worth \$79.2 million.

FFB made 76 donations totaling \$403,965. Donations addressed affordable housing, food insecurity, financial education, workforce development, financial stability of individuals and families, and serving underserved communities. Also, consideration was given to qualified donations and activities in response to the COVID-19 emergency. The following table shows the total number of community development donations by purpose, number, and dollar amount:

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	49	\$238,630
Economic Development	11	\$93,500
Affordable Housing	11	\$42,400
Revitalization/Stabilization	5	\$29,435
<b>Total</b>	<b>76</b>	<b>\$403,965</b>

FFB donated \$107,000 to eight agencies that provide aid to those experiencing financial hardship due to the COVID-19 emergency. These donations primarily assisted community response funds that provide financial assistance, housing support and food assistance. There were five specific donations made to relief funds used to support low- or moderate-income households impacted by COVID-19. These are considered particularly responsive because these activities benefit low- or moderate-income households.

Donations in this assessment area included a \$55,000 to the United Way of Central Indiana and a \$25,000 donation to the Central Indiana Community Foundation. These donations supported these organization’s COVID-19 Relief Funds. FFB donated approximately \$107,000 to local community organizations providing COVID-19 relief services in the Indianapolis assessment area, which represents approximately 10.0% of FFB’s COVID-19 relief donations. These donations primarily assisted community response funds that provide housing support, rental relief, and emergency utilities and food assistance. FFB also made a \$25,000 donation to Community Investment Fund of Indiana to help fund a grant to expand lending initiatives to small businesses in Northwest Indiana. Donations made in this assessment area are considered to be responsive, considering community contacts stressed the critical need for small business lending and relief for those impacted by the COVID-19 emergency.

FFB made 26.7% of its total qualified community development investments and donations in the Indianapolis assessment area during this evaluation period, which is substantially greater than the percentage of total deposits at 7.8% and total loans at 12.1%. This is FFB’s largest percentage of qualified community development investment activity and FFB’s third-largest percentage of COVID-19 relief donations. FFB’s qualified investments and donations exhibit an excellent responsiveness to the need for affordable housing, services to low- and moderate-income individuals, support for small businesses, and COVID-19 relief, all needs identified by community contacts and performance context information described previously in this report. Therefore, FFB

made an excellent level of qualified community development investments in the Indianapolis assessment area, particularly those not routinely provided by private investors, and was often in a leadership position.

Lastly, FFB made the following impact donations in the Indianapolis MSA:

<b>Purpose of Impact Donation</b>	<b># Donations</b>	<b>\$</b>	<b># Organizations</b>
Economic Development	2	\$22,500	2
Revitalization/Stabilization	1	\$20,000	1
Services to LMI Individuals	1	\$5,500	1
<b>Total</b>	<b>4</b>	<b>\$48,000</b>	<b>4</b>

These impact donations supported workforce development, financial education to low- and moderate-income adults and children, and a CDFI that funds projects that promote neighborhood revitalization. These donations represent 15.4% of FFB’s total impact donations made during the evaluation period and are considered to be responsive to credit and community development needs in the assessment area.

**Service Test**

FFB’s delivery systems (branch and non-branch) are accessible to FFB’s geographies. FFB’s record of opening and closing branches improved the accessibility of its branch delivery systems. The reasonableness of FFB’s business hours do not vary in a way that inconveniences its assessment area, and specialized deposit product services are tailored to the convenience and needs of its assessment area, particularly low and moderate-income geographies. FFB is a leader in providing community development services.

***Retail Services***

Since the previous evaluation, FFB expanded its presence in this market as a result of the MainSource acquisition. FFB initially acquired eight branches with ATMs, but it later consolidated five branches and relocated a branch with an ATM in a moderate-income tract. Of the consolidated branches, two were in moderate-, two were in middle-, and one was in upper-income tracts. FFB opened a new branch with an ATM in a moderate-income tract.

Presently, FFB maintains 12 branches with ATMs across the assessment area. The five branches located in moderate-income geographies provide branch coverage within the cities of Alexandria, Franklin, and Indianapolis in Indiana. Also, one of the branches located in a moderate-income census tract also serves a majority-minority community in Indianapolis, Indiana. Overall, FFB’s record of opening and closing offices improved the accessibility of its delivery systems, particularly in moderate-income geographies.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB’s branch offices in this assessment area represent

8.3% of its total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2020, based on 2015 U.S. Census data:

Geographic Distribution of Branches and ATMs																						
Exam: First Financial Bank 2021 Assessment Area(s): 2020 IN Indianapolis-Carmel-Anderson MSA #26900															Analysis Year: 2020							
Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*							
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only			Census Tracts		Households	Total Businesses			
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	67	16.9%	10.9%	8.5%
	DTO	0		0	0	0					0	0	0									
	LS	0		0	0	0					0	0	0									
Moderate	Total	8	41.7%	4	3	5	5	5	8	41.7%	5	41.7%	4	3	0	0.0%	0	0	105	26.4%	23.3%	18.6%
	DTO	0		0	0	0					0	0	0	0								
	LS	0		0	0	0					0	0	0	0								
Middle	Total	3	25.0%	1	2	2	2	2	3	25.0%	3	25.0%	1	2	0	0.0%	0	0	132	33.2%	34.0%	34.1%
	DTO	0		0	0	0					0	0	0	0								
	LS	0		0	0	0					0	0	0	0								
Upper	Total	4	33.3%	2	1	4	4	3	4	33.3%	4	33.3%	2	1	0	0.0%	0	0	91	22.9%	31.7%	38.7%
	DTO	0		0	0	0					0	0	0	0								
	LS	0		0	0	0					0	0	0	0								
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	0.5%	0.1%	0.1%
	DTO	0		0	0	0					0	0	0	0								
	LS	0		0	0	0					0	0	0	0								
<b>Totals</b>	<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>7</b>	<b>6</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>12</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>7</b>	<b>6</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>397</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	DTO	0		0	0	0					0	0	0	0								
	LS	0		0	0	0					0	0	0	0								

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Based on 2015 census data  
 \*\*Acquired branches  
 \*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals

FFB has no branches in low-income tracts, while 16.9% of census tracts, 10.9% of households, and 8.5% of businesses are in these tracts. However, the distribution of branches exceeded the percentage of moderate-income census tracts, households, and total businesses.

In addition to FFB's 12 full-service ATMs, FFB has six ITMs in the Indianapolis MSA, and all six are in low- or moderate-income tracts; further, 15.0% of FFB's ITMs are located in this assessment area.

The following table shows the percentage and number of customers by tract income that accessed FFB's non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in these tracts:

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Low	4.6%	4.6%	4.7%	4.7%	5.0%	4.8%	8.7%
Moderate	18.5%	18.5%	18.7%	18.7%	19.8%	19.0%	19.3%
Middle	49.2%	49.1%	49.2%	49.2%	49.0%	49.0%	41.4%
Upper	27.5%	27.5%	27.2%	27.2%	26.0%	26.9%	30.2%
<b>Total Customers</b>	<b>60,194</b>	<b>59,509</b>	<b>60,064</b>	<b>60,695</b>	<b>50,976</b>	<b>60,318</b>	



The percentage of customers in low-income tracts that accessed FFB’s online and/or mobile banking platforms was significantly below the percentage of households in those tracts, while the percentage of customers in moderate-income tracts that accessed these platforms was comparable to the percentage of households in those tracts. Therefore, FFB’s delivery systems (branch and non-branch) are accessible to the bank’s geographies and individuals of different income levels in the Indianapolis assessment area.

FFB originated 241 new accounts through four specialized deposit programs in this assessment area between January 1, 2017, through December 31, 2020. These deposit programs are designed to assist low- and moderate-income areas and individuals; of these, 42 (17.4%) of these specialized deposit program accounts were opened by customers located in low-income areas and 85 (35.3%) were opened in moderate-income areas. The following table displays the percentage of new specialized deposit accounts originated through these programs by income-tract designation compared to the percentage of households:

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs								
Deposit Program	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
Backpocket	15.5%	10.9%	27.8%	23.3%	30.9%	34.0%	25.8%	31.7%
Individual Development Accounts	32.2%	10.9%	45.8%	23.3%	15.3%	34.0%	6.8%	31.7%
NOWorry Checking	13.3%	10.9%	53.3%	23.3%	26.7%	34.0%	6.7%	31.7%
Non-Profit Checking	8.6%	10.9%	32.9%	23.3%	28.6%	34.0%	28.6%	31.7%
<b>Totals</b>	<b>17.4%</b>	<b>10.9%</b>	<b>35.3%</b>	<b>23.3%</b>	<b>26.1%</b>	<b>34.0%</b>	<b>20.7%</b>	<b>31.7%</b>

The percentage of new specialized deposit accounts exceeded the percentage of households in low-income tracts, particularly for Individual Development Accounts. The percentage of new specialized deposit accounts significantly exceeded the percentage of households in moderate-income tracts, particularly for NOWorry Checking and Individual Development Accounts. Therefore, FFB’s specialized deposit product services are tailored to the convenience and needs of its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in those tracts:

Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees			
Tract Income Level	Percentage of Refunds by Number	Percentage of Refunds by Amount	Percentage of Households
Low	8.7%	8.2%	10.9%
Moderate	45.7%	42.9%	23.3%
Middle	37.0%	38.8%	34.0%
Upper	8.7%	10.2%	31.7%
<b>Total Refunds</b>	<b>46</b>	<b>\$1,470</b>	

The percentage of customers that received refunds was below proxy in low-income tracts and exceeded proxy in moderate-income tracts. As a result, these retail banking service activities are considered particularly responsive.

***Community Development Services***

FFB is a leader in providing community development services in the Indianapolis assessment area. During the evaluation period, 56 employees provided 321 services totaling at least 881 hours of community development services to 32 different organizations that provide a multitude of services throughout the assessment area.

This represents 12.5% of all community development services and 13.8% of total reported service hours, which is greater than the percentage of total deposits at 7.8% and the percentage of branch offices at 8.3%. In addition, the community development service hours in this assessment area equate to 0.4 ANP.

<b>Purpose of CD Services</b>	<b># of Services</b>	<b># of Hours</b>
Services to LMI Individuals	231	601
Affordable Housing	57	204
Economic Development	33	76
<b>Total</b>	<b>321</b>	<b>881</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing, community and economic development, and area revitalization and stabilization. Community development services include 477 hours serving on boards and/or committees, 365 hours providing financial literacy education, and 40 hours providing technical expertise.

The majority of services were bank staff who provided expertise on several committees that helped to determine services for at-risk or underserved youth through supportive services, financial oversight, leadership on allocation of funds for individuals and families for affordable housing, and education. Guidance was also provided for the preservation of affordable housing to limit the negative impact of gentrification. Further, community services included bringing new and retaining other businesses for economic development and revitalization. Staff also provided financial literacy training to approximately 1,300 low- and moderate-income children and adults, first-time homebuyers, and small business entrepreneurs, teaching them to set financial goals, budget, and establish appropriate banking relationships. Technical expertise included helping several non-profits create and manage COVID-19 relief funds, volunteer income tax assistance, and home buyer education. These services address needs expressed by community contacts. As a result, these community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in the Indianapolis assessment area.

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

The Nonmetropolitan Indiana assessment area initially consisted of Blackford, Clinton, Decatur, Fayette, Fulton, Jackson, Jennings, and Wabash counties. As a result of the MainSource acquisition, FFB added Crawford, Franklin, Greene, Henry, Jay, Jefferson, Montgomery, Randolph, Ripley, Rush, Switzerland, Warren, and Wayne counties to its assessment area in 2018. Additionally, the OMB moved Franklin County to the Cincinnati MSA and Warren County to the Lafayette MSA, and these counties were no longer part of Nonmetropolitan Indiana effective January 1, 2019. The table below shows the composition of the census tracts within the assessment area during the evaluation period.

Tract Income Level	2017	2018	2019-2020
	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	1	1
Moderate	10	33	32
Middle	38	102	97
Upper	7	13	12
Unknown	0	0	0
<b>Total</b>	<b>55</b>	<b>149</b>	<b>142</b>

Between 2017 and 2018, this assessment area gained one low-, 23 moderate-, 64 middle-, and six upper-income census tracts. Between 2018 and 2019-2020, this assessment area lost one moderate-income, five middle-income, and one upper-income census tracts.

As of June 30, 2019, the FDIC market share report ranks FFB second among 49 institutions serving Nonmetropolitan Indiana with a 10.9% market share. Only Merchants Bank of Indiana with a 22.8% share surpasses FFB, and First Merchants Bank ranks third at a 5.9% market share. The residual 66.3% market share is available to the remaining 47 financial institutions to compete. Additionally, of the 49 institutions serving this market, 34 (69.4%) are smaller, state-chartered institutions with an operating structure similar to FFB.

In 2019, FFB ranked first of the 379 HMDA reporters in the assessment area, having made 1,195 loans that year, more than double of the next bank listed. FFB was similarly ranked first in 2018 with an even higher lending volume of 1,310 loans. In 2017, FFB ranked 26<sup>th</sup> out of 277 lenders prior to the acquisition, while MainSource ranked second with 234 loans that same year.

The 2019 CRA market peer data indicates that FFB ranks fourth of the 96 CRA reporters serving the assessment area in 2019, having made 503 loans that year, which is approximately half that of the top lender, JPMorgan Chase Bank N.A., with 1,084 loans. FFB’s rankings among CRA reporters in 2019 was similar to that of 2018 where FFB was again ranked fourth after originating 566 loans. In 2017, FFB ranked 18<sup>th</sup> with 41 loans prior to the acquisition, while MainSource ranked 4<sup>th</sup> with 191 loans.

## **Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the area's credit needs and context to demographic and economic conditions of the local community. The first community contact was with a representative from an economic development agency. The contact noted that it is primarily an agricultural and manufacturing area with a smaller service industry to support those industries. According to the contact, agriculture has been thriving over the last few years. Manufacturing is also doing well but is experiencing a shortage of qualified workers to fill open positions. The community has limited population growth, which exacerbates the challenge of finding and retaining qualified workers. The contact noted a recent housing affordability study found that there is a lack of affordable rental units in the area and a growing percentage of the population have housing costs greater than the 30.0% standard, which negatively impacts economic growth in the area. Finally, the contact noted that local financial institutions are actively involved in most aspects of the community.

The second community contact was with a representative from an affordable housing association. The contact explained that there are over 188,000 renter households in Indiana that pay more than half their monthly incomes on rent. The contact indicated that in order to adequately address the actual need for affordable housing, Indiana would require an estimated 5,900 additional affordable housing units. The contact believes that the current need for affordable housing in Indiana is at a crisis level. Companies are moving to Indiana due to the favorable tax environment, but due to the shortage of affordable housing, individuals earning \$30-50K annually are commuting 60-120 minutes each way. Studies have shown that employees who commute more than an hour a day are less likely to be employed for more than 12 months than those who have shorter commute times.

Across Indiana, there is a shortage of affordable rental homes available to extremely low-income households whose incomes are at or below the poverty guideline. Many of these households are severely cost-burdened, spending more than half of their income on housing. Severely cost-burdened households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent and experience unstable housing situations like evictions. The contact feels strongly that regulators need to ensure that CRA Modernization does not weaken incentives for banks to finance affordable housing projects.

## **Population Characteristics**

Between 2010 and 2019, 15 of the 19 counties that make up the assessment area experienced steady population declines, led by Blackford and Randolph counties at 7.9% and 5.8%, respectively. Blackford and Randolph counties are located centrally near the Ohio state line. Conversely, two counties experienced sound growth in population, Jackson and Decatur counties, with 4.4% and 3.2% increases, respectively. Jackson and Decatur counties, combined with Switzerland County, are primarily located in the southeastern portion of Indiana. The population declines throughout most of the counties is in contrast with the whole of the state of Indiana, which experienced an overall population growth of 3.8% over the same period. The table below illustrates the changes in population in all counties within the assessment area:

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Blackford County, Indiana	12,766	12,476	-2.3%	11,758	-5.8%
Clinton County, Indiana	33,224	32,835	-1.2%	32,399	-1.3%
Crawford County, Indiana	10,713	10,591	-1.1%	10,577	-0.1%
Decatur County, Indiana	25,740	26,240	1.9%	26,559	1.2%
Fayette County, Indiana	24,277	23,773	-2.1%	23,102	-2.8%
Fulton County, Indiana	20,836	20,527	-1.5%	19,974	-2.7%
Greene County, Indiana	33,165	32,815	-1.1%	31,922	-2.7%
Henry County, Indiana	49,462	49,146	-0.6%	47,972	-2.4%
Jackson County, Indiana	42,376	43,471	2.6%	44,231	1.7%
Jay County, Indiana	21,253	21,255	0.0%	20,436	-3.9%
Jefferson County, Indiana	32,428	32,453	0.1%	32,308	-0.4%
Jennings County, Indiana	28,525	28,113	-1.4%	27,735	-1.3%
Montgomery County, Indiana	38,124	38,172	0.1%	38,338	0.4%
Randolph County, Indiana	26,171	25,596	-2.2%	24,665	-3.6%
Ripley County, Indiana	28,818	28,612	-0.7%	28,324	-1.0%
Rush County, Indiana	17,392	16,991	-2.3%	16,581	-2.4%
Switzerland County, Indiana	10,613	10,500	-1.1%	10,751	2.4%
Wabash County, Indiana	32,888	32,358	-1.6%	30,996	-4.2%
Wayne County, Indiana	68,917	67,866	-1.5%	65,884	-2.9%
<b>Indiana</b>	<b>6,483,802</b>	<b>6,568,645</b>	<b>1.3%</b>	<b>6,732,219</b>	<b>2.5%</b>

According to 2020 U.S. Census data, the population in the assessment area was 553,790, of which 59.9% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearing retirement). In addition, 23.4% of the population were 17 years old or younger, translating into nearly a quarter of the population steadily entering the workforce with 16.8% at retirement age and exiting the workforce. Additionally, 20.6% of the population live in moderate-income census tracts, while 0.6% reside in low-income tracts. This could indicate opportunities for financial institutions to reach moderate-income individuals, while challenges remain concerning low-income individuals.

### Income Characteristics

The 2015 MFI in the assessment area was \$53,290, well below Indiana at \$61,119. The lowest MFI were found in Crawford County at \$43,837, as well as Blackford (\$46,840) and Fayette counties (\$47,515), while also correlating to the highest percentages of low- and moderate-income families at 50.5, 46.8, and 47.0, respectively. Ripley and Clinton counties contained the highest MFI at \$59,967 and \$58,546, respectively. None of the counties within the assessment area had a higher MFI than Indiana at \$61,119. As shown below, from 2017 to 2020, the assessment area's MFI experienced strong growth in 2018 at 6.1% and again in 2020 at 4.1%.

Borrower Income Levels Indiana State Nonmetropolitan										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2017	\$57,300		0	- \$28,649	\$28,650	- \$45,839	\$45,840	- \$68,759	\$68,760	- & above
2018	\$61,000	6.1%	0	- \$30,499	\$30,500	- \$48,799	\$48,800	- \$73,199	\$73,200	- & above
2019	\$61,200	0.3%	0	- \$30,599	\$30,600	- \$48,959	\$48,960	- \$73,439	\$73,440	- & above
2020	\$63,800	4.1%	0	- \$31,899	\$31,900	- \$51,039	\$51,040	- \$76,559	\$76,560	- & above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Greene County and Henry County had higher poverty rates in 2019 than in 2017. About two-thirds of the poverty rates across the assessment area fell below state and national poverty rates. Montgomery County had a poverty rate that exceeded the state poverty rate, and Blackford, Fayette, Henry, Jay, Randolph, Switzerland, and Wayne Counties had poverty rates higher than the state and national

poverty rates during this period.

Poverty Rates			
Assessment Area: Nonmetropolitan Indiana			
Area	Years		
	2017	2018	2019
Blackford County, Indiana	14.3	14.1	12.8
Clinton County, Indiana	13.4	11.9	11.3
Decatur County, Indiana	11.1	11.7	9.6
Fayette County, Indiana	15.5	14.5	13.5
Franklin County, Indiana	9.4	8.6	9.2
Fulton County, Indiana	12.2	13.6	9.6
Greene County, Indiana	11.6	14.0	13.5
Henry County, Indiana	12.8	14.4	12.9
Jackson County, Indiana	12.7	12.0	10.1
Jay County, Indiana	14.3	13.0	12.5
Jefferson County, Indiana	13.7	15.5	11.6
Jennings County, Indiana	12.8	14.8	11.6
Montgomery County, Indiana	12.1	10.8	12.1
Randolph County, Indiana	15.3	13.6	13.3
Ripley County, Indiana	10.9	11.1	9.1
Rush County, Indiana	12.0	10.7	11.0
Switzerland County, Indiana	16.3	17.7	14.5
Wabash County, Indiana	13.3	12.4	10.9
Warren County, Indiana	10.0	9.8	9.4
Wayne County, Indiana	16.6	16.0	15.2
<b>Indiana</b>	<b>13.3</b>	<b>13.0</b>	<b>11.9</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based upon 2015 FFIEC Census data, Crawford County had the highest household poverty level at 19.5%, followed closely by Fayette County with a poverty level at 19.3%. Wayne County, containing the largest number of households, had a poverty level at 18.8%. The average household poverty rate for the assessment area as a whole was at 14.7%. Overall, of the 214,354 households in the assessment area, 41.4% are low- and moderate-income, 2.2% receive public assistance, and a relatively low 11.1% have rent costs greater than 30.0% of their monthly income.

### Housing Characteristics

According to the 2015 U.S. Census data, there are 244,851 total housing units available to 146,447 families in Nonmetropolitan Indiana. Of the percentage of owner-occupied housing located in low-income census tracts, 17.7% is owner-occupied, while in moderate-income census tracts, it is at a much higher 52.3% owner-occupancy rate. Of the total housing units in low-income tracts, many are rental units at 44.2%, combined with a high percentage of vacant units at 38.1%. In moderate-income tracts, 32.1% of housing are rental units, and 15.6% are vacant. Overall, a modest 23.5% of all housing in the assessment area are rental units, with the majority of these units located in low- and moderate-income areas. With the overall higher percentage of owner-occupied housing in the assessment area at 64.0%, opportunities exist for financial institutions to make more home purchase, home improvement, and home equity loans. From an income perspective, 0.9% of the housing units and 0.4% of families are in the assessment area's low-income tracts, while 21.6% of the housing units and 18.8% of families in the assessment area are in moderate-income tracts.

The 2015 U.S. Census data shows the median age of housing stock in both low- and moderate-income tracts at 61 years, with middle- and upper-income tract housing not much newer at 54 and

47 years old, respectively. Between 2010 and 2015, MHV decreased in 13 of the 19 counties within the assessment area, led by Blackford and Wayne counties at 13.0% and 7.5%, respectively. Conversely, only five counties experienced modest increases in MHV, some of which included Jefferson at 5.0%, Jennings at 3.5%, and Greene County at 3.4%. The average change in MHV across all counties was a 1.8% increase that was slightly above the 1.0% increase across Indiana. While changes in MHV were primarily lessened among the counties, MGR increased an average of 9.8% within the assessment area as a whole. The counties of Switzerland and Decatur experienced a significant increase in MGR at 28.5% and 21.1%, respectively, far outpacing all other counties. The average rate of increase in Indiana was 9.1% for comparison purposes. The table below presents housing cost changes in the counties and Indiana from 2010 to 2015.

Housing Costs Change								
County	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Blackford County, Indiana	\$ 77,600	\$ 67,500	-13.0%	54.1	56.6	\$ 531	\$ 593	11.7%
Clinton County, Indiana	\$ 98,700	\$ 98,100	-0.6%	49.1	49.4	\$ 651	\$ 680	4.5%
Crawford County, Indiana	\$ 86,300	\$ 86,300	0.0%	44.0	44.8	\$ 471	\$ 533	13.2%
Decatur County, Indiana	\$ 118,500	\$ 115,100	-2.9%	39.6	43.3	\$ 610	\$ 739	21.1%
Fayette County, Indiana	\$ 84,900	\$ 81,900	-3.5%	43.6	48.1	\$ 592	\$ 648	9.5%
Fulton County, Indiana	\$ 93,900	\$ 95,400	1.6%	43.0	47.5	\$ 621	\$ 616	-0.8%
Greene County, Indiana	\$ 87,500	\$ 90,500	3.4%	47.0	50.2	\$ 534	\$ 582	9.0%
Henry County, Indiana	\$ 95,200	\$ 91,600	-3.8%	43.2	45.7	\$ 616	\$ 626	1.6%
Jackson County, Indiana	\$ 113,700	\$ 112,200	-1.3%	38.7	41.9	\$ 668	\$ 700	4.8%
Jay County, Indiana	\$ 81,300	\$ 79,400	-2.3%	49.1	51.7	\$ 495	\$ 576	16.4%
Jefferson County, Indiana	\$ 106,800	\$ 112,100	5.0%	40.0	40.8	\$ 589	\$ 680	15.4%
Jennings County, Indiana	\$ 92,200	\$ 95,400	3.5%	47.5	46.9	\$ 657	\$ 696	5.9%
Montgomery County, Indiana	\$ 107,100	\$ 110,600	3.3%	44.5	43.6	\$ 608	\$ 654	7.6%
Randolph County, Indiana	\$ 80,100	\$ 78,200	-2.4%	51.2	52.2	\$ 564	\$ 580	2.8%
Ripley County, Indiana	\$ 138,200	\$ 129,800	-6.1%	34.8	39.4	\$ 659	\$ 678	2.9%
Rush County, Indiana	\$ 106,800	\$ 100,700	-5.7%	43.7	44.8	\$ 566	\$ 630	11.3%
Switzerland County, Indiana	\$ 119,800	\$ 119,100	-0.6%	37.2	37.0	\$ 611	\$ 785	28.5%
Wabash County, Indiana	\$ 96,400	\$ 95,100	-1.3%	44.8	48.0	\$ 556	\$ 640	15.1%
Wayne County, Indiana	\$ 99,700	\$ 92,200	-7.5%	41.3	41.8	\$ 590	\$ 623	5.6%
<b>Indiana</b>	<b>\$ 123,000</b>	<b>\$ 124,200</b>	<b>1.0%</b>	<b>38.8</b>	<b>39.7</b>	<b>\$ 683</b>	<b>\$ 745</b>	<b>9.1%</b>

Additionally, the affordability ratio increased in 16 of the 19 counties, with only a slight decrease experienced in Montgomery (0.9%), Jennings (0.6%), and Switzerland County (0.2%). The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The previous table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the 19 counties comprising the assessment area and greater Indiana. Within this, 12 of the 16 counties with improved affordability ratios, with the exception of Blackford and Wayne counties, experienced moderate declines in MHV that may be interpreted as home pricing lowering to levels more accessible to low- and moderate-income families.

Building permits are a leading indicator of future activity in the construction sector. The trend of building permits between 2017 and 2019 was analyzed to negate any outlier spikes in activity due to the high volatility typically associated with the housing market from year to year. Overall, 10 of the 19 counties showed growth in building permits with some of the larger percentages offset by the relatively lower volumes of permits. The overall assessment area had a net decrease of 48 permits or 4.9%. For comparison purposes, Indiana experienced a 3.0% growth in permits over the same period.

<b>Building Permits</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>% Change between 2017 and 2018</b>	<b>2019</b>	<b>% Change between 2018 and 2019</b>
Blackford County	3	3	0.0%	3	0.0%
Clinton County	121	32	-73.6%	42	31.3%
Crawford County	0	0	NA	0	NA
Decatur County	54	58	7.4%	57	-1.7%
Fayette County	3	17	466.7%	11	-35.3%
Franklin County	47	69	46.8%	46	-33.3%
Fulton County	14	19	35.7%	18	-5.3%
Henry County	34	51	50.0%	54	5.9%
Jackson County	182	168	-7.7%	166	-1.2%
Jay County	15	19	26.7%	16	-15.8%
Jefferson County	37	47	27.0%	44	-6.4%
Jennings County	45	50	11.1%	87	74.0%
Montgomery County	57	67	17.5%	77	14.9%
Randolph County	17	16	-5.9%	15	-6.3%
Ripley County	90	97	7.8%	97	0.0%
Rush County	15	18	20.0%	33	83.3%
Switzerland County	62	61	-1.6%	60	-1.6%
Wabash County	35	25	-28.6%	35	40.0%
Warren County	29	18	-37.9%	13	-27.8%
Wayne County	115	122	6.1%	53	-56.6%
<b>Indiana</b>	<b>21,664</b>	<b>21,480</b>	<b>-0.8%</b>	<b>22,309</b>	<b>3.9%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### **Employment Characteristics**

According to Dun & Bradstreet, the majority of businesses (90.7%) in the assessment area have revenue under \$1.0 million. There are approximately 253,815 paid employees in this assessment area who are working in either the private sector or government, according to the Indiana Department of Workforce Development. By percentage of employees, the largest job category in the assessment area is manufacturing. This is followed by federal, state, and local government; healthcare and social assistance; retail trade; and accommodation and food service sectors, respectively.

Unemployment rates trended downward across the assessment area, its counties, and Indiana between 2017 and 2019. Despite the overall decreases in the unemployment rates, the following four counties remained at or above 4.0% by 2019: Fayette (4.7%), Greene (4.1%), Crawford (4.1%), and Blackford (4.0%). For comparison purposes, in 2019, the unemployment rate in Indiana was at 3.3% and the national rate was 3.7%.



<b>Unemployment Rates</b>			
<b>Assessment Area: Nonmetropolitan Indiana</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Blackford County, Indiana	4.1	3.9	4.0
Clinton County, Indiana	3.1	2.9	2.7
Crawford County, Indiana	4.5	4.5	4.1
Decatur County, Indiana	3.0	3.0	2.9
Fayette County, Indiana	5.1	4.7	4.7
Franklin County, Indiana	3.6	3.8	3.4
Fulton County, Indiana	3.5	3.4	3.2
Greene County, Indiana	4.8	4.5	4.1
Henry County, Indiana	3.7	3.6	3.3
Jackson County, Indiana	3.0	2.9	2.6
Jay County, Indiana	3.6	3.4	3.0
Jefferson County, Indiana	3.7	3.5	3.4
Jennings County, Indiana	3.8	3.7	3.3
Montgomery County, Indiana	3.1	3.1	3.1
Randolph County, Indiana	4.2	4.0	3.7
Ripley County, Indiana	3.6	3.6	3.3
Rush County, Indiana	3.1	2.9	2.7
Switzerland County, Indiana	4.0	3.9	3.3
Wabash County, Indiana	3.5	3.5	3.1
Warren County, Indiana	3.4	3.3	3.0
Wayne County, Indiana	3.8	3.6	3.6
<b>Indiana</b>	<b>3.6</b>	<b>3.5</b>	<b>3.3</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
NONMETROPOLITAN INDIANA**

**Lending Test**

FFB’s performance under the lending test in this assessment area is good. FFB’s lending activity demonstrates a good responsiveness to the credit needs of the community. FFB makes a relatively high level of community development loans in this assessment area and has a good distribution among borrowers of different income levels and an adequate distribution to businesses and small farms of different revenue sizes. FFB has a good geographic distribution of loans with a moderate level of lending gaps. FFB makes use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Based on the overall volume of loans, greatest consideration

was given to the evaluation of small business lending, followed by HMDA lending (home purchase, refinance, and home improvement, respectively), and small farm lending. Due to the limited volume, home improvement and small farm loans were not analyzed in 2017. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

FFB originated 3,314 HMDA loans and 2,104 CRA loans and had a moderate level of lending gaps in this assessment area. The percentage of FFB’s lending in Nonmetropolitan Indiana is 10.3%, which is less than the percentage of total deposits at 11.2%.

Lastly, in response to COVID-19, FFB deferred loan payments to businesses and consumers and provided loan modifications to businesses to help them remain viable. The following tables show the number and percentage of payment deferrals and loan modifications by tract income made between April 3, 2020, through June 30, 2020, compared to the percentage of businesses, households, and owner-occupied units in these tracts, as applicable:

<b>Geographic Distribution of Deferrals Commercial Business Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	1	0.8%	1.6%
Moderate	18	13.7%	19.6%
Middle	84	64.1%	65.3%
Upper	28	21.4%	13.5%
<b>Total</b>	<b>131</b>	<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Consumer Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Households</b>
Low	0	0.0%	0.6%
Moderate	34	26.4%	20.9%
Middle	86	66.7%	67.7%
Upper	9	6.9%	10.8%
<b>Total</b>	<b>129</b>	<b>100.0%</b>	

<b>Geographic Distribution of Deferrals Mortgage Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Owner-Occupied Units</b>
Low	0	0.0%	0.3%
Moderate	19	17.4%	17.7%
Middle	75	68.8%	70.3%
Upper	15	13.8%	11.8%
<b>Total</b>	<b>109</b>	<b>100.0%</b>	

<b>Geographic Distribution of Loan Modifications Commercial Businesses*</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	1	1.0%	1.6%
Moderate	18	16.6%	19.6%
Middle	58	53.7%	65.3%
Upper	31	28.7%	13.5%
<b>Total</b>	<b>108</b>	<b>100.0%</b>	
<i>*1.0% of loan modifications made to small businesses</i>			

Payment deferrals for consumer loans in moderate-income tracts exceeded proxy, and payment deferrals for mortgage loans was comparable. The remaining payment deferrals and loan modifications in Nonmetropolitan Indiana were below proxies.

Therefore, lending levels reflects a good responsiveness to the credit needs in the assessment area.

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

FFB’s overall distribution among borrowers of different income levels and businesses and small farms of different sizes is good.

***Small Business Lending***

In 2020, FFB made 889 small business loans totaling \$58.6 million to businesses of different sizes, of which 741 (83.4%) totaling \$45.9 million (78.4%) were PPP loans with unknown gross annual revenues. It is noted that 83.0% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 336 small business loans totaling \$44.3 million to businesses of different sizes in 2019 and 200 (59.5%) of these loans totaling \$12.9 million (29.0%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 90.5%, the percentage of loans exceeded the aggregate of all lenders by volume at 47.8% and was slightly below by dollar amount at 34.7%. Therefore, the distribution

of small business loans to businesses of different sizes is adequate, considering FFB's performance relative to aggregate of all lenders.

FFB made a good percentage of small dollar loans (68.5%) in amounts of \$100,000 or less, compared to 90.9% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 385 small business loans totaling \$44.1 million to businesses of different sizes in 2018 and 235 (61.0%) of these loans totaling \$17.0 million (38.5%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 90.1%, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 47.7% and 34.1%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to aggregate of all lenders.

FFB made a good percentage of small dollar loans (71.4%) in amounts of \$100,000 or less, compared to 89.8% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 35 small business loans totaling \$6.4 million to business of different sizes in 2017 and 18 (51.4%) of these loans totaling \$1.8 million (27.7%) were made to businesses with revenues of \$1.0 million or less. This was below the percentage of small businesses in the assessment area at 88.8%. This exceeded the aggregate of all lenders by volume at 49.0% and was slightly below by dollar amount at 34.9%; therefore, the distribution of small business loans is adequate.

FFB made an adequate percentage of small dollar loans (57.1%) in amounts of \$100,000 or less, compared to 90.9% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019, 2018, and 2017, FFB's small business performance was comparable to the proxy and exceeded the aggregate of all lenders. In addition, FFB consistently displayed a willingness to make small dollar loans; therefore, the borrower distribution of small business lending is good.

### *Refinance Lending*

FFB made 389 refinance loans totaling \$43.1 million in 2020. Also, FFB originated nine (2.3%) refinance loans totaling \$510,000 (1.2%) to borrowers with unknown-income designations. FFB made 25 (6.4%) refinance loans totaling \$1.6 million (3.6%) to low-income borrowers, which was well below the percentage of families (21.0%) by volume and substantially below by dollar amount. Given the weak performance compared to the proxy for low-income borrowers, the borrower distribution of refinance lending to low-income borrowers is poor.

FFB made 79 (20.3%) refinance loans totaling \$6.4 million (14.7%) to moderate-income borrowers, which exceeded the percentage of families at 19.2% by volume and was slightly below by dollar amount. Given the performance compared to the proxy, the borrower distribution of refinance lending to moderate-income borrowers is excellent.

FFB made 79 refinance loans totaling \$7.9 million to middle-income borrowers. This represents 20.3% of refinance loans by volume and 18.3% by dollar amount compared to the percentage of families at 22.0%.

FFB made 197 refinance loans totaling \$26.8 million to upper-income borrowers. This represents 50.6% of refinance loans by volume and 62.1% by dollar amount compared to the percentage of families at 37.8%.

FFB made 447 refinance loans totaling \$39.9 million in 2019. FFB also originated nine (2.0%) refinance loans to borrowers with unknown-income designations totaling \$558,000 (1.4%). FFB made 52 (11.6%) refinance loans totaling \$2.4 million (6.1%) to low-income borrowers, which was below the percentage of families at 21.0% by volume and well below by dollar amount. This exceeded the aggregate of all lenders at 8.7% by volume and 4.6% by dollar amount. The poverty level likely impacted the opportunity level for lending. Given FFB's strong performance relative to the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is good.

FFB made 90 (20.1%) refinance loans totaling \$6.1 million (15.2%) to moderate-income borrowers, which exceeded the percentage of families at 19.2% by volume and was slightly below by dollar amount. This exceeded the aggregate of lenders at 18.3% by volume and 13.2% by dollar amount. Given FFB's adequate performance relative to the proxy and strong performance to the aggregate of all lenders, the borrower distribution of refinance loans distribution to moderate-income borrowers is excellent.

FFB made 117 refinance loans totaling \$9.5 million to middle-income borrowers. This represents 26.2% of refinance loans by volume and 23.8% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 22.6% by volume and 19.4% by dollar amount to middle-income borrowers.

FFB made 179 refinance loans totaling \$21.4 million to upper-income borrowers. This represents 40.0% of refinance loans by volume and 53.6% by dollar amount compared to the percentage of families at 37.8%. The aggregate of all lenders made 36.3% by volume and 44.9% by dollar amount to upper-income borrowers.

FFB made 350 refinance loans totaling \$30.2 million in 2018. FFB also originated 12 (3.4%) refinance loans totaling \$1.3 million (4.2%) to borrowers with unknown-income designations. FFB made 41 (11.7%) refinance loans totaling \$1.7 million (5.6%) to low-income borrowers, which was below the percentage of families at 20.9% by volume and well below by dollar amount. This exceeded the aggregate of all lenders at 10.9% by volume and was slightly below at 6.6% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to low-income borrowers is good.

FFB made 82 (23.4%) refinance loans totaling \$5.0 million (16.7%) to moderate-income borrowers, which exceeded the percentage of families at 19.2% in volume and was slightly below by dollar amount. This exceeded the aggregate of lenders at 21.28% by volume and 16.2% by dollar amount. Given FFB's strong performance relative to the aggregate of all lenders and proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

FFB made 80 refinance loans totaling \$6.4 million to middle-income borrowers. This represents 22.9% of refinance loans by volume and 21.4% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 23.8% by volume and 21.6% by dollar amount to middle-income borrowers.

FFB made 135 refinance loans totaling \$15.7 million to upper-income borrowers. This represents 38.6% of refinance loans by volume and 52.2% by dollar amount compared to the percentage of families at 38.2%. The aggregate of all lenders made 23.8% by volume and 21.6% by dollar amount to upper-income borrowers.

FFB made 14 refinance loans totaling \$1.8 million in 2017. FFB made one (7.1%) refinance loan totaling \$56,000 (3.2%) to low-income borrowers, which was well below the percentage of families at 20.0% by volume and substantially below by dollar amount. This was also slightly below the aggregate of all lenders at 7.9% by volume and below at 4.6% by dollar amount. However, the opportunity to lend to low-income borrowers was likely impacted by the high poverty level. FFB was able to lend to these borrowers even with these constraints. Given these factors, the borrower distribution of refinance loans to low-income borrowers is adequate.

FFB made four (28.6%) refinance loans totaling \$423,000 (24.0%) to moderate-income borrowers, which exceeded the percentage of families at 19.4% in volume and dollar amount. This substantially exceeded the aggregate of all lenders at 18.4% by volume and dollar amount at 11.9%. Given FFB's performance to the aggregate of all lenders and proxy, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

FFB made six refinance loans totaling \$426,000 to middle-income borrowers. This represents 42.9% of refinance loans by volume and 27.1% by dollar amount compared to the percentage of families at 22.4%. The aggregate of all lenders made 24.0% by volume and 18.4% by dollar amount to middle-income borrowers.

FFB made three refinance loans totaling \$804,000 to upper-income borrowers. This represents 21.4% of refinance loans by volume and 45.7% by dollar amount compared to the percentage of families at 38.2%. The aggregate of all lenders made 32.5% by volume and 40.3% by dollar amount to upper-income borrowers.

Overall, FFB's refinance performance was comparable to or below the percentage of families and exceeded the aggregate of all lenders; therefore, the borrower distribution of refinance lending is good.

### *Home Purchase Lending*

FFB made 188 home purchase loans totaling \$21.4 million in 2020. FFB made 33 (17.6%) home purchase loans totaling \$2.3 million (10.8%) to low-income borrowers, which was slightly below the percentage of families (21.0%) in volume. Given the strong performance compared to the proxy for low-income borrowers, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 79 (42.0%) home purchase loans totaling \$7.1 million (33.1%) to moderate-income borrowers, which substantially exceeded the percentage of families at 19.2% by volume and dollar amount. Given the strong performance compared to the proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 36 home purchase loans totaling \$4.9 million to middle-income borrowers. This represents 19.1% of home purchase loans by volume and 23.0% by dollar amount compared to the percentage of families at 22.0%.

FFB made 40 home purchase loans totaling \$7.1 million to upper-income borrowers. This represents 21.3% of home purchase loans by volume and 33.1% by dollar amount compared to the percentage of families at 37.8%.

FFB made 379 home purchase loans totaling \$44.4 million in 2019. FFB made 68 (17.9%) home purchase loans totaling \$4.6 million (10.3%) to low-income borrowers, which was slightly below the percentage of families (21.0%) in volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 8.9% and 5.3%, respectively. Given the performance compared to the proxy and strong performance compared to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 134 (35.4%) home purchase loans totaling \$12.6 million (28.3%) to moderate-income borrowers, which substantially exceeded the percentage of families at 19.2% by volume and dollar amount. This also exceeded the aggregate volume and dollar amount of 28.5% and 22.2%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 85 home purchase loans totaling \$11.5 million to middle-income borrowers. This represents 22.4% of home purchase loans by volume and 26.0% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 23.2% by volume and 23.6% by dollar amount to middle-income borrowers.

FFB made 92 home purchase loans totaling \$15.7 million to upper-income borrowers. This represents 24.3% of home purchase loans by volume and 35.4% by dollar amount compared to the percentage of families at 37.8%. The aggregate of all lenders made 24.9% by volume and 34.9% by dollar amount to upper-income borrowers.

FFB made 474 home purchase loans totaling \$54.6 million in 2018. FFB originated two (0.4%) home purchase loans totaling \$338,000 (0.6%) to borrowers with unknown-income designations.

FFB made 78 (16.5%) home purchase loans totaling \$5.0 million (9.1%) to low-income borrowers, which was slightly below the percentage of families (20.6%) in volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 10.1% and 5.9%, respectively. Given FFB's strong performance relative to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 157 (33.1%) home purchase loans totaling \$12.9 million (23.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 19.2% by volume and also exceeded by dollar amount. This further exceeded the aggregate volume and dollar amount of 26.4% and 20.5%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 106 home purchase loans totaling \$12.7 million to middle-income borrowers. This represents 22.4% of home purchase loans by volume and 23.3% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 22.9% by volume and 23.2% by dollar amount to middle-income borrowers.

FFB made 131 home purchase loans totaling \$23.6 million to upper-income borrowers. This represents 27.6% of home purchase loans by volume and 43.3% by dollar amount compared to the percentage of families at 38.2%. The aggregate of all lenders made 23.9% by volume and 34.4% by dollar amount to upper-income borrowers.

FFB made 39 home purchase loans totaling \$4.8 million in 2017. FFB made three (7.7%) home purchase loans totaling \$179,000 (3.8%) to low-income borrowers, which was well below the percentage of families (20.0%) by volume and substantially below by dollar amount. However, the percentage of loans exceeded the aggregate of all lenders at 7.6% by volume and was slightly below by dollar amount at 4.5%. Given the performance compared to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to low-income borrowers is adequate.

FFB made 16 (41.0%) home purchase loans totaling \$1.6 million (34.6%) to moderate-income borrowers, which substantially exceeded the percentage of families at 19.4% by volume and dollar amount. This also substantially exceeded the aggregate volume and dollar amount by 25.0% and 19.7%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made eight home purchase loans totaling \$1.0 million to middle-income borrowers. This represents 20.5% of home purchase loans by volume and 21.6% by dollar amount compared to the percentage of families at 22.4%. The aggregate of all lenders made 23.6% by volume and dollar amount to middle-income borrowers.

FFB made 12 home purchase loans totaling \$1.9 million to upper-income borrowers. This represents 30.8% of home purchase loans by volume and 40.1% by dollar amount compared to the



percentage of families at 38.2%. The aggregate of all lenders made 24.4% by volume and 34.2% by dollar amount to upper-income borrowers.

Overall, FFB's home purchase performance was strong compared to the aggregate of all lenders; therefore, the borrower distribution of home purchase lending is excellent.

### *Home Improvement Lending*

FFB made 102 home improvement loans totaling \$5.8 million in 2020. Also, FFB originated two (2.0%) home improvement loans to borrowers with unknown-income designations totaling \$33,000 (0.6%). FFB made three (2.9%) home improvement loans totaling \$117,000 (2.0%) to low-income borrowers. This was substantially below the percentage of families at 21.0% by volume and dollar amount. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level. Given FFB's performance to the proxy, the borrower distribution of home improvement loans to low-income borrowers is very poor.

FFB made 23 (22.5%) home improvement loans totaling \$808,000 (13.9%) to moderate-income borrowers. This exceeded proxy by volume (19.2%) and was slightly below by dollar amount. Given FFB's performance, especially with the number of loans to moderate-income borrowers, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

FFB made 25 home improvement loans totaling \$1.3 million to middle-income borrowers. This represents 24.5% of home improvement loans by volume and 22.8% by dollar amount compared to the percentage of families of 22.0%.

FFB made 49 home improvement loans totaling \$3.5 million to upper-income borrowers. This represents 48.0% of home improvement loans by volume and 60.7% by dollar amount compared to the percentage of families of 37.8%.

FFB made 168 home improvement loans totaling \$6.5 million in 2019. FFB also originated two (1.2%) home improvement loans to borrowers with unknown-income designations totaling \$62,000 (0.9%). FFB made 12 (7.1%) home improvement loans totaling \$201,000 (3.1%) to low-income borrowers, which was well below the percentage of families at 21.0% by volume and substantially below by dollar amount. Performance was slightly below the aggregate of all lenders at 9.4% by volume and well below at 6.7% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made 31 (18.5%) home improvement loans totaling \$998,000 (15.3%) to moderate-income borrowers, which was slightly below the percentage of families at 19.2% by volume and dollar amount. This was also slightly below the aggregate of lenders at 19.3% by volume, but it exceeded the aggregate at 15.2% by dollar amount. Given FFB's performance relative to the proxy and aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is good.

FFB made 31 home improvement loans totaling \$1.2 million to middle-income borrowers. This represents 18.5% of home improvement loans by volume and 18.7% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 24.2% by volume and 24.8% by dollar amount to middle-income borrowers.

FFB made 92 home improvement loans totaling \$4.1 million to upper-income borrowers. This represents 54.8% of home improvement loans by volume and 62.0% by dollar amount compared to the percentage of families at 37.8%. The aggregate of all lenders made 43.9% by volume and 49.7% by dollar amount to upper-income borrowers.

FFB made 239 home improvement loans totaling \$14.1 million in 2018. FFB also originated two (0.8%) home improvement loans to borrowers with unknown-income designations totaling \$76,000 (0.5%). FFB made 20 (8.4%) home improvement loans totaling \$416,000 (3.0%) to low-income borrowers, which was well below the percentage of families at 20.6% by volume and substantially below by dollar amount. This exceeded the aggregate of all lenders at 8.2% by volume and was below at 5.0% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made 41 (17.2%) home improvement loans totaling \$1.4 million (9.7%) to moderate-income borrowers, which was slightly below the percentage of families at 19.2% by volume and below by dollar amount. This was also slightly below the aggregate of lenders at 19.9% by volume and below at 14.4% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is good.

FFB made 68 home improvement loans totaling \$2.7 million to middle-income borrowers. This represents 28.5% of home improvement loans by volume and 18.9% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 25.3% by volume and 20.9% by dollar amount to middle-income borrowers.

FFB made 108 home improvement loans totaling \$9.6 million to upper-income borrowers. This represents 45.2% of home improvement loans by volume and 67.9% by dollar amount compared to the percentage of families at 38.2%. The aggregate of all lenders made 42.9% by volume and 55.5% by dollar amount to upper-income borrowers.

Overall, FFB's home improvement performance was comparable to the proxy and the aggregate of all lenders, particularly for moderate-income borrowers. Therefore, the borrower distribution of home improvement lending is good.

### *Small Farm Lending*

FFB made 105 small farm loans totaling \$8.1 million to farms of different sizes in 2020. FFB made 70 (66.7%) loans totaling \$6.9 million (84.3%) to farms with revenues of \$1.0 million or less, which was below the percentage of small farms in the assessment area at 98.7% by volume and

dollar amount. Given FFB's performance compared to the proxy, the borrower distribution of small farm loans is adequate.

FFB made a good percentage of small dollar loans (72.4%) in amounts of \$100,000 or less. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

FFB made 167 small farm loans totaling \$17.4 million to farms of different sizes in 2019. FFB made 154 (92.2%) loans totaling \$15.5 million (89.4%) to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms in the assessment area at 98.8% by volume and dollar amount. However, the percentage of loans exceeded the aggregate of all lenders by volume at 64.1% and by dollar amount at 73.0%. Given FFB's strong performance compared to the aggregate of all lenders and performance compared to the proxy, the borrower distribution of small farm loans is excellent.

FFB made a good percentage of small dollar loans (68.9%) in amounts of \$100,000 or less. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

FFB made 181 small farm loans totaling \$21.1 million to farms of different sizes in 2018. FFB made 159 (87.8%) loans totaling \$18.6 million (88.4%) to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms in the assessment area at 98.6% by volume and dollar amount. However, the percentage of loans exceeded the aggregate of all lenders by volume at 61.2% and by dollar amount at 72.9%. Given FFB's performance strong performance compared to the aggregate of all lenders and the proxy, the borrower distribution of small farm loans is excellent.

FFB made an excellent percentage of small dollar loans (63.0%) in amounts of \$100,000 or less. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Overall, FFB's small lending performance was below the proxy and exceeded the aggregate of all lenders. Additionally, FFB consistently showed a willingness to lend in smaller-dollar amounts. Therefore, the borrower distribution of small farm lending is good.

### ***Geographic Distribution of Loans***

FFB's overall distribution of lending among geographies is good. Small business, refinance, home purchase, and home improvement lending are also good. In addition, small farm loan lending to geographic distribution is excellent. The following gaps in lending were noted in the assessment area:

Tract Income Level	Percentage of Lending Penetration			
	2017	2018	2019	2020
Low	N/A	100.0%	100.0%	100.0%
Moderate	60.0%	93.9%	87.5%	96.9%
Middle	50.0%	88.2%	86.6%	86.6%
Upper	85.7%	92.3%	91.7%	100.0%
<b>Total</b>	<b>56.4%</b>	<b>89.9%</b>	<b>87.3%</b>	<b>90.1%</b>

There is a moderate amount of lending gaps. FFB was able to penetrate the low-income tract and the majority of moderate-income tracts during the evaluation period. During the evaluation period, FFB made loans in a majority of tracts in the assessment area.

### *Small Business Lending*

FFB made 889 small business loans totaling \$58.6 million in 2020. FFB made five (0.6%) small business loans in the low-income tract totaling \$502,000 (0.9%), which was well below the number of businesses in the tract at 1.6%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in the low-income tract is poor.

FFB made 141 (15.9%) small business loans in moderate-income tracts totaling \$7.8 million (13.3%), which was slightly below the number of business in these tracts at 19.6%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is good.

FFB made 563 loans in middle-income tracts totaling \$35.4 million. This represents 63.3% of small business loans by volume and 60.4% by dollar amount compared to the businesses in these tracts at 65.3%.

FFB made 180 loans in upper-income tracts totaling \$14.9 million. This represents 20.2% by volume and 25.4% by dollar amount compared to businesses in these tracts at 13.5%.

FFB made 336 small business loans totaling \$44.3 million in 2019. FFB made no small business loans in the low-income tract, compared to the number of businesses in the tract at 1.6%. This was also substantially below the aggregate of all lenders at 1.2% by volume and 2.1% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in the low-income tract is very poor.

FFB made 38 (11.3%) small business loans in moderate-income tracts totaling \$5.2 million (11.8%), which is below the number of business in these tracts at 19.6%. This was also below the aggregate of all lenders at 17.8% by volume and 17.2% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is adequate.

FFB made 225 loans in middle-income tracts totaling \$25.4 million. This represents 67.0% of small business loans by volume and 57.3% by dollar amount compared to the businesses in these

tracts at 65.4%. The aggregate of all lenders made 65.5% by volume and dollar amount in middle-income tracts.

FFB made 73 loans in upper-income tracts totaling \$13.7 million. This represents 21.7% by volume and 31.0% by dollar amount compared to businesses in these tracts at 13.4%. The aggregate of all lenders made 13.1% by volume and 14.7% by dollar amount in upper-income tracts.

FFB made 385 small business loans totaling \$44.1 million in 2018. FFB made one (0.3%) small business loan in the low-income tract totaling \$100,000 (0.2%), which was substantially below the number of businesses in the tract at 1.5%. This was also substantially below the aggregate of all lenders at 1.3% by volume and 1.6% by dollar amount. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in the low-income tract is very poor.

FFB made 53 (13.8%) small business loans in moderate-income tracts totaling \$7.9 million (18.0%), which was below the number of business in these tracts at 19.0% and slightly below the aggregate of all lenders at 16.1% by volume and 18.7% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is good.

FFB made 263 loans in middle-income tracts totaling \$25.3 million. This represents 68.3% of small business loans by volume and 57.3% by dollar amount compared to the businesses in these tracts at 65.7%. The aggregate of all lenders made 66.7% by volume and 64.7% by dollar amount in middle-income tracts.

FFB made 68 loans in upper-income tracts totaling \$10.8 million. This represents 17.7% by volume and 24.5% by dollar amount compared to businesses in these tracts at 13.8%. The aggregate of all lenders made 13.9% by volume and 14.6% by dollar amount in upper-income tracts.

FFB made 35 small business loans totaling \$6.4 million in 2017. FFB made seven (20.0%) small business loans in moderate-income tracts totaling \$2.0 million (31.2%), which was slightly below the number of business in these tracts at 20.6%. This exceeded the aggregate of all lenders at 15.6% by volume and substantially exceeded, at 18.9%, by dollar amount. Given FFB's performance relative to the proxy and strong performance to the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 18 loans in middle-income tracts totaling \$2.8 million. This represents 51.4% of small business loans by volume and 42.8% by dollar amount compared to the businesses in these tracts at 59.9%. The aggregate of all lenders made 63.4% by volume and 58.1% by dollar amount in middle-income tracts.

FFB made 10 loans in upper-income tracts totaling \$1.7 million. This represents 28.6% by volume and 26.0% by dollar amount compared to businesses in these tracts at 19.5%. The aggregate of all lenders made 19.2% by volume and 22.6% by dollar amount in upper-income tracts.

Overall, FFB's performance was comparable to the proxy and the aggregate of all lenders in moderate-income tracts; therefore, the geographic distribution of small business lending is good.

### *Refinance Lending*

FFB made 389 refinance loans totaling \$43.1 million in 2020. FFB made no refinance loans in the low-income tract, which is compared to the percentage of owner-occupied units at 0.3%. Given FFB's performance relative to the proxy, the geographic distribution of refinance loans in the low-income tract is poor.

FFB made 40 (10.3%) refinance loans totaling \$4.2 million (9.7%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.7% by volume and dollar amount. Given FFB's adequate performance relative to the proxy, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 275 refinance loans totaling \$28.8 million in middle-income tracts. This represents 70.7% of refinance loans by volume and 66.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%.

FFB made 74 (19.0%) refinance loans totaling \$10.1 million (23.5%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 11.8%.

FFB made 447 refinance loans totaling \$39.9 million in 2019. FFB made no refinance loans in the low-income tract, which is compared to the percentage of owner-occupied units at 0.3%. This was substantially below the aggregate at 0.1% by volume and dollar amount. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in the low-income tract is poor.

FFB made 71 (15.9%) refinance loans totaling \$4.7 million (11.8%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 17.7% by volume and also below by dollar amount. This exceeded the aggregate at 13.2% and 10.3%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

FFB made 293 refinance loans totaling \$25.4 million in middle-income tracts. This represents 65.5% of refinance loans by volume and 63.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%. The aggregate of all lenders made 71.9% by volume and 72.4% by dollar amount in middle-income tracts.

FFB made 83 (18.6%) refinance loans totaling \$9.8 million (24.6%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 11.8%. The aggregate of all lenders made 14.9% by volume and 17.3% by dollar amount in upper-income tracts.

FFB made 350 refinance loans totaling \$30.2 million in 2018. FFB made no refinance loans in the low-income tract, which was below the percentage of owner-occupied units in the tract at 0.2% and the aggregate of all lenders at 0.1% by volume and 0.0% by dollar amount. Given FFB's

performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in the low-income tract is adequate.

FFB made 55 (15.7%) refinance loans totaling \$4.2 million (13.8%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 17.3% by volume and below by dollar amount. This exceeded the aggregate at 13.7% and 10.4%, respectively. Given FFB's performance relative to the proxy and strong performance to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is good.

FFB made 246 refinance loans totaling \$21.3 million in middle-income tracts. This represents 70.3% of refinance loans by volume and 70.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.4%. The aggregate of all lenders made 72.5% by volume and 73.2% by dollar amount in middle-income tracts.

FFB made 49 (14.0%) refinance loans totaling \$4.7 million (15.7%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 12.0%. The aggregate of all lenders made 13.7% by volume and 16.2% by dollar amount in upper-income tracts.

FFB made 14 refinance loans totaling \$1.8 million in 2017. FFB made two (14.3%) refinance loans totaling \$235,000 (13.4%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 14.8% in volume and by dollar amount. The percentage of loans by volume and dollar amount exceeded the aggregate at 12.2% and 8.1%, respectively. Given FFB's performance relative to the proxy and strong performance compared to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is excellent.

FFB made 11 refinance loans totaling \$1.4 million in middle-income tracts. This represents 78.6% of refinance loans by volume and 81.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.1%. The aggregate of all lenders made 66.2% by volume and 59.2% by dollar amount in middle-income tracts.

FFB made one (7.1%) refinance loan totaling \$98,000 (5.6%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 18.1%. The aggregate of all lenders made 21.6% by volume and 32.8% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance generally exceeded the aggregate of all lenders in moderate-income tracts; therefore, the geographic distribution of refinance lending is good.

### *Home Purchase Lending*

FFB made 188 home purchase loans totaling \$21.4 million in 2020. FFB made no home purchase loans in the low-income tract, which was substantially below the percentage of owner-occupied units in the tract at 0.3%. Given FFB's performance relative to the proxy, the geographic distribution of home purchase loans in the low-income tract is poor.

FFB made 49 (26.1%) home purchase loans totaling \$3.5 million (16.4%) in moderate-income tracts, which substantially exceeds the percentage of owner-occupied units in these tracts at 17.7%. Given FFB's strong performance relative to the proxy, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 104 home purchase loans totaling \$12.0 million in middle-income tracts. This represents 55.3% of home purchase loans by volume and 55.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%.

FFB made 35 home purchase loans totaling \$6.0 million in upper-income tracts. This represents 18.6% of home purchase loans by volume and 27.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 11.8%.

FFB made 379 home purchase loans totaling \$44.4 million in 2019. FFB made five (1.3%) home purchase loans totaling \$350,000 (0.8%) in the low-income tract, which substantially exceeded the percentage of owner-occupied units in the tract at 0.3% by volume and dollar amount. Further, the percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 0.2% and 0.1%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in the low-income tract is excellent.

FFB made 96 (25.3%) home purchase loans totaling \$8.7 million (19.7%) in moderate-income tracts. This exceeded the percentage of owner-occupied units in these tracts at 17.7% by volume and dollar amount. This also substantially exceeded the aggregate of lenders by volume and dollar amount at 17.0% and 13.2%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume and dollar amount, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 221 home purchase loans totaling \$26.1 million in middle-income census tracts. This represents 58.3% by volume and 58.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%. The aggregate of all lenders made 69.3% by volume and 69.8% by dollar amount in middle-income tracts.

FFB made 57 home purchase loans totaling \$9.2 million in upper-income census tracts. This represents 15.0% by volume and 20.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 11.8%. The aggregate of all lenders made 13.5% by volume and 16.9% by dollar amount in upper-income tracts.

FFB made 474 home purchase loans totaling \$54.6 million in 2018. FFB made no home purchase loans in the low-income tract compared to the percentage of owner-occupied units in this tract at 0.2%. The percentage of loans was below the aggregate of all lenders by volume and dollar amount at 0.1% and 0.0%, respectively. Given FFB's performance to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in the low-income tract is adequate.



FFB made 125 (26.4%) home purchase loans totaling \$9.7 million (17.8%) in moderate-income tracts. This substantially exceeded the percentage of owner-occupied units in these tracts at 17.3% by volume and also exceeded by dollar amount. The percentage of loans substantially exceeded the aggregate of lenders by volume at 17.3% and exceeded by dollar amount at 13.3%. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 262 home purchase loans totaling \$29.1 million in middle-income census tracts. This represents 55.3% by volume and 53.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.4%. The aggregate of all lenders made 68.6% by volume and 69.2% by dollar amount in middle-income tracts.

FFB made 87 home purchase loans totaling \$15.8 million in upper-income census tracts. This represents 18.4% by volume and 28.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 12.0%. The aggregate of all lenders made 13.9% by volume and 17.4% by dollar amount in upper-income tracts.

FFB made 39 home purchase loans totaling \$4.8 million in 2017. FFB made seven (17.9%) home purchase loans totaling \$749,000 (15.7%) in moderate-income census tracts. This exceeded the percentage of owner-occupied units in these tracts at 14.8% by volume and also by dollar amount. This substantially exceeded the aggregate of lenders by volume and dollar amount at 12.7% and 9.5%, respectively. Given FFB's strong performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 22 home purchase loans totaling \$2.8 million in middle-income census tracts. This represents 56.4% by volume and 58.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.1%. The aggregate of all lenders made 64.0% by volume and 62.1% by dollar amount in middle-income tracts.

FFB made 10 home purchase loans totaling \$1.2 million in upper-income census tracts. This represents 25.6% by volume and 26.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.1%. The aggregate of all lenders made 23.3% by volume and 28.4% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending performance exceeded the aggregate of all lenders and proxy, especially in moderate-income tracts; therefore, the geographic distribution of home purchase lending is good.

#### *Home Improvement Lending*

FFB made 102 home improvement loans totaling \$6.0 million in 2020. FFB made no home improvement loans in the low-income tract, which was substantially below the percentage of owner-occupied units in these tracts at 0.3%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in the low-income tract is poor.

FFB made 18 (17.6%) home improvement loans totaling \$733,000 (12.6%) in moderate-income tracts, which was comparable to the percentage of owner-occupied units in these tracts at 17.7%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in moderate-income tracts is good.

FFB made 64 home improvement loans totaling \$3.0 million in middle-income tracts. This represents 62.7% of home improvement loans by volume and 52.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%.

FFB made 20 home improvement loans totaling \$2.0 million in upper-income tracts. This represents 19.6% of home improvement loans by volume and 35.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 11.8%.

FFB made 168 home improvement loans totaling \$6.5 million in 2019. FFB made one (0.6%) home improvement loans totaling \$39,000 (0.6%) in the low-income tract, which exceeded the percentage of owner-occupied units in these tracts at 0.3% by volume and dollar amount. This also exceeded the aggregate of all lenders at 0.2% and 0.1%, respectively. Given FFB's strong performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in the low-income tract is excellent.

FFB made 17 (10.1%) home improvement loans totaling \$546,000 (8.4%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.7% and well below by dollar amount. This was below the aggregate of all lenders at 14.4% and 12.5%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 131 home improvement loans totaling \$5.2 million in middle-income tracts. This represents 78.0% of home improvement loans by volume and 79.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.3%. The aggregate of all lenders made 68.9% by volume and 69.6% by dollar amount in middle-income tracts.

FFB made 19 home improvement loans totaling \$732,000 in upper-income tracts. This represents 11.3% of home improvement loans by volume and 11.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 11.8%. The aggregate of all lenders made 16.5% by volume and 17.8% by dollar amount in upper-income tracts.

FFB made 239 home improvement loans totaling \$14.1 million in 2018. FFB made no home improvement loans in the low-income tract compared to the percentage of owner-occupied units in these tracts at 0.2%. This was comparable to the aggregate of all lenders at 0.0% by volume and dollar amount. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in the low-income tract is adequate.

FFB made 29 (12.1%) home improvement loans totaling \$1.9 million (13.8%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 17.3% by volume and slightly below by dollar amount. This exceeded the aggregate of all lenders by volume and dollar amount at 11.5% and 11.1%, respectively. Given FFB's performance compared to the proxy

and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is good.

FFB made 164 home improvement loans totaling \$7.9 million in middle-income tracts. This represents 68.6% of home improvement loans by volume and 56.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 70.4%. The aggregate of all lenders made 70.0% by volume and 66.4% by dollar amount in middle-income tracts.

FFB made 46 home improvement loans totaling \$4.2 million in upper-income tracts. This represents 19.2% of home improvement loans by volume and 29.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 12.0%. The aggregate of all lenders made 18.5% by volume and 22.5% by dollar amount in upper-income tracts.

Overall, FFB's home improvement lending performance was comparable to the proxy and the aggregate of all lenders; therefore, the geographic distribution of home improvement loans is good.

### *Small Farm Lending*

FFB made 105 small farm loans totaling \$8.1 million in 2020. There are no small farm loans in the low-income tract in this assessment area.

FFB made seven (6.7%) small farm loans in moderate-income tracts totaling \$606,000 (7.5%), which substantially exceeded the percentage of small farms in these tracts at 4.0% by volume and dollar amount. Given FFB's performance compared to the proxy, the geographic distribution of small farm loans in moderate-income tracts is excellent.

FFB made 78 small farm loans totaling \$5.9 million in middle-income tracts. This represents 74.3% of small farm loans by volume and 72.2% by dollar amount compared to the percentage of small farms in these tracts at 76.9%.

FFB made 20 small farm loans totaling \$1.7 million in upper-income tracts. This represents 19.0% of small farm loans by volume and 20.4% by dollar amount compared to the percentage of small farms in these tracts at 19.1%.

FFB made 167 small farm loans totaling \$17.4 million in 2019. FFB made seven (4.2%) small farm loans in moderate-income tracts totaling \$685,000 (3.9%), which exceeded the percentage of small farms in these tracts at 4.1% by volume and was slightly below by the dollar amount. The percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 2.3% and 2.4%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

FFB made 128 small farm loans totaling \$11.3 million in middle-income tracts. This represents 76.6% of small farm loans by volume and 65.3% by dollar amount compared to the percentage of small farms in these tracts at 77.0%.

FFB made 32 small farm loans totaling \$5.3 million in upper-income tracts. This represents 19.2% of small farm loans by volume and 30.8% by dollar amount compared to the percentage of small farms in these tracts at 18.9%.

FFB made 181 small farm loans totaling \$21.1 million in 2018. FFB made nine (5.0%) small farm loans in moderate-income tracts totaling \$622,000 (2.9%), which exceeded the percentage of small farms in these tracts at 4.1% by volume and was below by dollar amount. The percentage of loans substantially exceeded the aggregate of all lenders by volume and dollar amount at 2.3% and 1.2%, respectively. Given FFB’s performance compared to the proxy and the aggregate of all lenders, the geographic distribution of small farm loans in moderate-income tracts is excellent.

FFB made 132 small farm loans totaling \$14.2 million in middle-income tracts. This represents 72.9% of small farm loans by volume and 67.5% by dollar amount compared to the percentage of small farms in these tracts at 77.2%.

FFB made 40 small farm loans totaling \$6.2 million in upper-income tracts. This represents 22.1% of small farm loans by volume and 29.6% by dollar amount compared to the percentage of small farms in these tracts at 18.7%.

Overall, FFB’s small farm lending performance exceeded the proxy and the aggregate of all lenders; therefore, the geographic distribution of small farm loans is excellent.

***Community Development Lending***

FFB originated or renewed 13 community development loans totaling \$16.6 million in Nonmetropolitan Indiana during the evaluation period. This is FFB’s sixth-largest percentage of community development lending by dollar amount. This represents approximately 4.1% of FFB’s total community development loans, which is significantly less than 11.2% of total deposits and 10.3% of total loans in this assessment area. The following table provides a breakdown of community development loans by community development purpose, number, and dollar amount:

<b>Purpose of CD Loans</b>	<b>#</b>	<b>\$</b>
Services for LMI Individuals	8	\$10,417,000
Economic Development	2	\$1,995,280
Affordable Housing	2	\$677,212
Revitalization/Stabilization	1	\$3,500,000
<b>Total</b>	<b>13</b>	<b>\$16,589,492</b>

FFB made the following community development loans during the evaluation period:

- Six working capital loans for approximately \$10.0 million to provide gap funding to a critical access hospital that primarily serves low- and moderate-income individuals and families in a very rural county.
- A loan for \$3.5 million to finance a portion of infrastructure improvements to a main access road joining Interstate 65 in Indiana in a moderate-income tract in a rural community and two SBA 504 loans for approximately \$2.0 million to rebuild and expand a gas station.

- Two loans for \$677,212 financing projects to refurbish at least 34 units of affordable housing for low- and moderate-income individuals and individuals with disabilities on a fixed income.
- A construction loan for \$392,000 to a new local CDC to finance improvements of its main office. The CDC serves a very rural community and provides workforce development services for the area’s low- and moderate-income individuals.
- Renewal of line of credit for \$25,000 to support a non-profit that provides medical and rehabilitative services to low- and moderate-income seniors and individuals with disabilities.

FFB’s community development lending exhibits a good responsiveness to the need for affordable housing, medical services to low- and moderate-income individuals, and support for rural communities and small business identified by community contacts and performance context information described previously in this report. Therefore, FFB makes a relatively high level of community development loans in Nonmetropolitan Indiana.

***Flexible Lending Programs***

FFB made 211 flexible mortgage-type loans totaling \$20.1 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit history. FFB made 412 flexible consumer-type loans totaling \$196,910 in programs designed to help borrowers establish or rebuild credit history and save money. This is FFB’s third-largest percentage of mortgage- and consumer-type flexible lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate:

Geographic Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
Community Builder	3.6%	4.0%	0.3%	51.8%	49.7%	17.7%	42.2%	42.7%	70.3%	2.4%	3.6%	11.8%
Dreambuilder	2.7%	2.3%	0.3%	43.2%	34.6%	17.7%	37.8%	40.0%	70.3%	16.2%	23.2%	11.8%
FHA	0.0%	0.0%	0.3%	22.5%	15.2%	17.7%	70.0%	75.7%	70.3%	7.5%	9.1%	11.8%
USDA	0.0%	0.0%	0.3%	13.3%	12.2%	17.7%	64.4%	63.5%	70.3%	22.2%	24.2%	11.8%
<b>All Flexible Mortgage Loan Programs</b>	<b>1.9%</b>	<b>1.6%</b>	<b>0.3%</b>	<b>36.0%</b>	<b>28.1%</b>	<b>17.7%</b>	<b>52.1%</b>	<b>57.7%</b>	<b>70.3%</b>	<b>10.0%</b>	<b>12.6%</b>	<b>11.8%</b>

FFB’s flexible mortgage lending in low- and moderate-income tracts by number and dollar amount exceeded the percentage of owner-occupied units.

Geographic Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)
Credit Achiever	0.0%	0.0%	0.6%	22.2%	19.6%	20.9%	73.3%	75.2%	67.7%	4.4%	5.1%	10.8%
New Secured Credit Card	0.0%	0.0%	0.6%	21.9%	24.2%	20.9%	60.5%	54.7%	67.7%	17.7%	21.1%	10.8%
<b>All Flexible Consumer Loan Programs</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>22.1%</b>	<b>25.7%</b>	<b>20.9%</b>	<b>64.2%</b>	<b>61.7%</b>	<b>67.7%</b>	<b>13.7%</b>	<b>12.6%</b>	<b>10.8%</b>

While FFB made no flexible consumer loans in the low-income tract during the evaluation period, consumer lending in moderate-income tracts by number and dollar amount exceeded the percentage of households.

Borrower Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
Community Builder	47.0%	39.6%	21.0%	44.6%	48.0%	19.2%	6.0%	7.7%	22.0%	2.4%	4.7%	37.8%
Dreambuilder	29.7%	23.4%	21.0%	70.3%	76.6%	19.2%	0.0%	0.0%	22.0%	0.0%	0.0%	37.8%
FHA	10.0%	7.1%	21.0%	40.0%	35.3%	19.2%	32.5%	33.8%	22.0%	17.5%	23.7%	37.8%
USDA	8.9%	8.6%	21.0%	53.3%	42.8%	19.2%	33.3%	42.1%	22.0%	4.4%	6.6%	37.8%
<b>All Flexible Mortgage Loan Programs</b>	<b>1.9%</b>	<b>1.6%</b>	<b>21.0%</b>	<b>36.0%</b>	<b>28.1%</b>	<b>19.2%</b>	<b>52.1%</b>	<b>57.7%</b>	<b>22.0%</b>	<b>10.0%</b>	<b>12.6%</b>	<b>37.8%</b>

FFB's flexible mortgage lending to low-income borrowers was substantially below the percentage of families, while lending to moderate-income borrowers substantially exceeded the percentage of families. However, it is noted that lending to low-income borrowers for the Community Builder and Dreambuilder mortgage loan programs by number and dollar amount exceeded the percentage of families.

Borrower Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
Credit Achiever	61.1%	57.1%	24.2%	30.0%	30.8%	17.2%	5.6%	9.1%	19.6%	3.3%	3.0%	39.1%
New Secured Credit Card	48.4%	50.5%	24.2%	36.3%	34.4%	17.2%	11.2%	10.2%	19.6%	2.8%	3.7%	39.1%
<b>All Flexible Consumer Loan Programs</b>	<b>51.8%</b>	<b>50.1%</b>	<b>24.2%</b>	<b>34.9%</b>	<b>37.1%</b>	<b>17.2%</b>	<b>9.4%</b>	<b>9.1%</b>	<b>19.6%</b>	<b>2.0%</b>	<b>1.8%</b>	<b>39.1%</b>

FFB's flexible consumer lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of households.

FFB made 741 small business PPP loans totaling \$45.9 million in this assessment area. The

following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB’s fourth-largest percentage of PPP lending activity by dollar amount.

<b>Geographic Distribution of CRA-Reportable Small Business Paycheck Protection Program Loans</b>			
<b>Tract Income Level</b>	<b>Percentage of Loans by Number of Loans</b>	<b>Percentage of Loans by Dollar Amount</b>	<b>Percentage of Businesses</b>
Low	0.5%	0.9%	1.6%
Moderate	17.5%	13.2%	19.6%
Middle	60.5%	59.5%	65.3%
Upper	21.5%	26.4%	13.5%

FFB’s PPP lending in low- and moderate-income tracts by number and dollar amount was below the percentage of businesses.

Therefore, FFB makes use of flexible lending practices in serving assessment area credit needs through these programs, based on FFB’s performance.

**Investment Test**

During the evaluation period, FFB invested \$154,956 in a new mortgage-backed security, which is considered to be a less responsive-type of community development investment. FFB also maintained \$6.1 million in prior period LIHTC investments supporting Indiana’s Moving Forward affordable housing initiatives in Nonmetropolitan Indiana.

FFB made 70 donations totaling \$760,978. Donations addressed affordable housing, food insecurity, financial education, workforce development, financial stability of individuals and families, and serving underserved communities. Also, consideration was given to qualified donations in response to the COVID-19 emergency. The following table reflects the total number of community development donations by purpose, number, and dollar amount:

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	60	\$739,103
Economic Development	5	\$15,785
Affordable Housing	5	\$6,090
<b>Total</b>	<b>70</b>	<b>\$760,978</b>

FFB donated \$135,000 to 16 agencies that provide aid to those experiencing financial hardship due to the COVID-19 emergency, which represents approximately 16.0% of FFB’s COVID-19 relief donations. These donations primarily assisted community response funds that provide financial assistance, housing support, childcare supplemental healthcare, and food assistance. All of the donations were made to support low- or moderate-income households impacted by COVID-

19. These are considered particularly responsive because these activities benefit low- or moderate-income households.

FFB made nine in-kind donations of used furniture and/or used computer equipment valued at approximately \$47,300 to seven non-profits to help them update their administrative facilities and/or workforce training facilities. Another large dollar donation for \$58,000 was made to the Decatur County Indiana Family YMCA capital campaign – part of a four-year commitment grant to support the development of a community wellness care facility that primarily serves low- and moderate-income individuals and families. These donations are responsive, considering community contacts stressed the critical need for necessities like access to health care and healthy food. In addition, community contracts indicated that banks in this assessment area are being supportive of and responsive to the COVID-19 emergency.

FFB made 1.7% of its total qualified community development investments and donations in the Nonmetropolitan Indiana assessment area, which is substantially less than the percentage of total deposits at 11.2% and total loans at 10.3%. This is FFB's ninth-largest percentage of qualified community development investment activity and FFB's second-largest percentage of COVID-19 relief donations. While the total percentage of qualified investment activity falls below the percentage of total deposits and loans, FFB's qualified investments and donations exhibit an adequate responsiveness to the need for affordable housing and services to low- and moderate-income individuals and families, particularly COVID-19 relief. Therefore, FFB made an adequate level of qualified community development investments in the Nonmetropolitan Indiana assessment area.

Lastly, FFB made an impact donation totaling \$10,000 to a domestic violence shelter that primarily serves low- and moderate-income individuals in need of its services. This donation represents 3.2% of FFB's total impact made during the evaluation period.

### **Service Test**

FFB's delivery systems (branch and non-branch) are accessible to FFB's geographies. FFB's record of opening and closing branches improved the accessibility of its branch delivery systems. The reasonableness of FFB's business hours do not vary in a way that inconveniences its assessment area and specialized deposit product services are tailored to the convenience and needs of its assessment area, particularly low and moderate-income geographies. FFB is a leader in providing community development services.

### ***Retail Services***

Since the previous evaluation, FFB expanded its presence in this market as a result of the MainSource acquisition. FFB initially acquired 22 branches with ATMs, one branch without an ATM, and a drive-through only with an ATM. FFB consolidated six acquired branches with ATMs, plus three existing branches with ATMs, and a drive-through only ATM. Of these, four were located in moderate-income tracts, five in middle- and one in an upper-income tract. Presently, FFB maintains 23 branches, 29 full-service ATMs (including seven stand-alone full-service and one stand-alone cash-only ATMs) distributed across the assessment area. The six



branches located in moderate-income tracts provide branch coverage within the cities of Connersville, Hanover, Hartford City, Rushville, and Seymour in Indiana. A sole stand-alone full-service ATM is located at Hanover College in a moderate-income tract. Overall, FFB’s record of opening and closing offices improved the accessibility of its delivery systems, particularly in moderate-income geographies.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or to low- and moderate-income households and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB’s branch offices in this assessment area represent 16.0% of its total branches.

The following table shows the percentage of branch offices in low-, moderate-, middle-, and upper-income census tracts in comparison to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2020, based on 2015 U.S. Census data:

Tract Income Level	BRANCHES								ATMS								DEMOGRAPHICS*					
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.7%	0.6%	1.6%	
	DTO	0		0	0	0	0	0		0		0	0	0		0	0					
	LS	0		0	0	0	0	0		0		0	0	0		0	0					
Moderate	Total	6	36.1%	3	4	5	4	6	6	20.7%	6	22.2%	2	6	0	0.0%	0	0	32	22.5%	20.9%	10.4%
	DTO	1		0	1	1						0	2	0		0	0	32				
	LS	0		0	0	0						0	0	0		0	0					
Middle	Total	14	60.9%	13	8	12	14	14	17	55.0%	16	59.3%	0	8	1	60.0%	0	0	97	68.3%	67.7%	65.4%
	DTO	1		1	0	1					3		0	2	1		0	0	97			
	LS	0		0	0	0							0	0	0		0	0				
Upper	Total	3	13.0%	2	1	3	3	3	6	20.7%	8	18.0%	0	2	1	60.0%	0	0	12	8.5%	10.8%	13.4%
	DTO	0		0	0	0					3		0	1	0		0	0	12			
	LS	0		0	0	0							0	0	0		0	0				
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0							0	0	0		0	0	0			
	LS	0		0	0	0							0	0	0		0	0				
Zero	Total	23	100.0%	18	10	20	21	23	29	100.0%	27	100.0%	2	16	2	100.0%	0	0	142	100.0%	100.0%	100.0%
	DTO	2		1	1	2					7		0	5	1		0	0	142			
	LS	0		0	0	0							0	0	0		0	0				

While FFB has no branches in the low-income census tract, the distribution of branches exceeded the percentage of moderate-income census tracts, households, and total businesses.

In addition to FFB’s 27 full-service ATMs, FFB has 10 ITMs in Nonmetropolitan Indiana; of these, three which were recently added due to the increased demand in ITM usage during the COVID-19 pandemic. There are two ITMs in this assessment area in low- or moderate-income tracts, and 26.0% of FFB’s ITMs are located in this assessment area.

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in those tracts:

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Low	0.1%	0.2%	0.1%	0.1%	0.2%	0.1%	0.6%
Moderate	18.4%	18.4%	18.4%	18.4%	19.0%	18.5%	20.9%
Middle	65.1%	65.0%	65.1%	65.1%	64.8%	65.1%	67.7%
Upper	16.3%	16.4%	16.3%	16.4%	16.1%	16.2%	10.8%
<b>Total Customers</b>	<b>31,953</b>	<b>31,530</b>	<b>32,072</b>	<b>32,168</b>	<b>27,985</b>	<b>32,335</b>	

The percentage of customers in low-income tracts that accessed FFB’s online and/or mobile banking platforms was below the percentage of households in these tracts. Similarly, the percentage of customers in moderate-income tracts that accessed these platforms was slightly below the percentage of households in these tracts. Due to limited opportunities in the assessment area’s only low-income tract and FFB’s performance in moderate-income tracts, FFB’s delivery systems (branch and non-branch) are accessible to bank’s geographies and individuals of different income levels in the Nonmetropolitan Indiana assessment area.

FFB originated 337 new accounts through specialized deposit programs in this assessment area. The data for these accounts, which were opened between January 1, 2017, through December 31, 2020, shows no new specialized deposit accounts were opened by customers located in low-income tracts. However, 71 were opened (21.1%) in moderate-income tracts, 224 (66.5%) in middle-income tracts, and 42 (12.5%) in upper-income tracts.

The following table displays the percentage of new specialized deposit accounts originated by program and income tract designation compared to the percentage of households:

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs								
Deposit Program	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
Backpocket	0.0%	0.6%	27.0%	20.9%	63.8%	67.7%	9.2%	10.8%
NOWorry Checking	0.0%	0.6%	36.8%	20.9%	57.9%	67.7%	5.3%	10.8%
Non-Profit Checking	0.0%	0.6%	10.5%	20.9%	71.4%	67.7%	71.4%	10.8%
<b>Totals</b>	<b>0.0%</b>	<b>0.6%</b>	<b>21.1%</b>	<b>20.9%</b>	<b>66.5%</b>	<b>67.7%</b>	<b>12.5%</b>	<b>10.8%</b>

FFB did not originate any new specialized deposit accounts in the assessment area’s one low-income tract, and the percentage of households in this tract is only 0.6%. Overall, the percentage of new specialized deposit accounts was comparable to the percentage of households in moderate-income tracts, but it substantially exceeded the percentage of households for NOWorry Checking.

The overall number of new accounts originated through these specialized deposit programs was comparable to the percentage of households in middle-income tracts and exceeded the percentage of households in upper-income tracts.

FFB has demonstrated that these specialized deposit products effectively serve moderate-income geographies in this assessment area and do not vary in a way that inconveniences its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in these tracts:

<b>Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees</b>			
<b>Tract Income Level</b>	<b>Percentage of Refunds by Number</b>	<b>Percentage of Refunds by Amount</b>	<b>Percentage of Households</b>
Low	0.0%	0.0%	0.6%
Moderate	27.2%	24.6%	20.9%
Middle	60.4%	61.0%	67.7%
Upper	12.4%	14.4%	10.8%
<b>Total Refunds</b>	<b>364</b>	<b>\$14,796</b>	

No fee waivers were made to customers in the low-income tract, but there are a limited number of households in this tract. Fee waivers made to customers exceeded the proxy in moderate-income tracts. As a result, these retail banking service activities are considered responsive.

### ***Community Development Services***

FFB is a leader in providing community development services in this assessment area. During the evaluation period, 92 employees provided 569 services totaling at least 1,581 hours of community development services to 70 different organizations that provide a multitude of services throughout the assessment area.

This represents 22.1% of all community development services and 24.8% of total reported service hours, which is greater than the percentage of total deposits at 11.2% and the percentage of branch offices at 16.0%. In addition, the community development service hours in this assessment area equate to 0.8 ANP.

<b>Purpose of CD Services</b>	<b># of Services</b>	<b># of Hours</b>
Services to LMI Individuals	394	1,272
Economic Development	113	207
Affordable Housing	62	102
<b>Total</b>	<b>569</b>	<b>1,581</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing and community and economic development. Community development

services include approximately 796 hours serving on boards and/or committees, 618 hours providing financial literacy education, and 163 hours providing technical expertise.

The majority of services provided financial literacy training to approximately 25,600 low- and moderate-income children and adults, teaching them to set financial goals, budget, reconcile checking accounts, and track spending habits. Bank staff provided leadership and financial expertise on several committees that help at-risk and underserved youth, supported efforts in creating a social service network that is a one-stop shop for lower-income people needing services, fostered educational assistance, and qualified candidates for revolving loan funds turned down by other area financial institutions. Technical expertise included helping several non-profits create and manage COVID-19 relief funds, volunteer income tax assistance, fund raising, and determining income qualifications of applications for first-time homebuyers. These services address needs expressed by community contacts or performance context discussed previously in this evaluation. As a result, these community development services are considered to be responsive to low- and moderate-income areas and individuals and available service opportunities in the Nonmetropolitan Indiana assessment area.

**METROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN INDIANA**

- **Bloomington IN MSA**
  - As of June 30, 2020, FFB operated two branches in the assessment area, representing 3.7% of its branches in Indiana.
  - As of June 30, 2019, FFB had \$384.9 million in deposits in this assessment area, representing a market share of 12.9% and 8.6% of its statewide deposits.
- **Columbus IN MSA**
  - As of June 30, 2020, FFB operated six branches in the assessment area, representing 11.1% of its branches in Indiana.
  - As of June 30, 2019, FFB had \$769.4 million in deposits in this assessment area, representing a market share of 49.2% and 17.2% of its statewide deposits.
- **Gary IN MD**
  - As of June 30, 2020, FFB operated eight branches in the assessment area, representing 14.8% of its branches in Indiana.
  - As of June 30, 2019, FFB had \$930.1 million in deposits in this assessment area, representing a market share of 6.0% and 20.8% of its statewide deposits.
- **Lafayette-West Lafayette IN MSA**
  - As of June 30, 2020, FFB operated three branches in the assessment area, representing 5.6% of its branches in Indiana.
  - As of June 30, 2019, FFB had \$127.1 million in deposits in this assessment area, representing a market share of 3.5% and 2.8% of its statewide deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA**

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with FFB’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices H, I, and J for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington IN MSA	Below	Below	Below
Columbus IN MSA	Below	Below	Consistent
Gary IN MD	Below	Consistent	Below
Lafayette-West Lafayette IN MSA	Below	Consistent	Below

For the lending test, FFB received an “Outstanding” rating in Indiana. Performance in all four limited scope assessment areas was below FFB’s performance for the state. Lending levels reflect a good responsiveness to credit needs in the Bloomington and Columbus assessment areas and adequate lending levels in the remaining assessment areas. The borrower distribution for HMDA loans is good in the Gary and Lafayette assessment areas, adequate in the Columbus MSA, and poor in the Bloomington MSA, whereas the penetration among of businesses of different revenue sizes is poor in the Bloomington MSA and adequate in the remaining assessment areas. The

geographic distribution of loans is excellent with a moderate level of lending gaps in the Bloomington MSA, adequate with no lending gaps in the Columbus MSA, and adequate with significant lending gaps in the remaining assessment areas. FFB makes an adequate level of community development loans in the Bloomington MSA and a low level in the Columbus MSA. FFB made no community development loans in the Gary and Lafayette assessment areas. FFB also makes extensive use of flexible lending practices in serving credit needs in the Columbus MSA and limited use in the Gary MD.

For the investment test, FFB received an “Outstanding” rating in Indiana. Performance in the Gary and Lafayette assessment areas was consistent with FFB’s performance for the state and below in the Bloomington and Columbus assessment areas, primarily due to the levels of qualified investments and contributions relative to FFB’s operational presence in these assessment areas. Specifically, FFB had \$17.1 million in qualified investments and donations in the Gary MD and \$10.1 million in the Lafayette MSA, which is FFB’s fifth- and seventh-largest percentages of qualified community development investment activity by dollar amount, respectively. Lastly, FFB made two impact donations totaling \$22,500 supporting economic development and neighborhood revitalization in the Gary MD and the Columbus MSA, respectively. These donations represent 7.2% of FFB’s total impact made during the evaluation period.

For the service test, FFB received an “Outstanding” rating in Indiana. Performance in the Columbus MSA was consistent with FFB’s performance for the state and below in the remaining assessment areas. Delivery systems are accessible, the record of opening and closing of branches has not adversely affected the accessibility of FFB’s delivery systems, and business hours do not vary in a way that inconveniences these assessment areas. FFB has three (7.7%) ITMs in low- or moderate-income tracts in the Bloomington MSA, and one (2.6%) ITM in the Columbus MSA.

Also, specialized deposit product services are tailored to the convenience and needs of low- and moderate-income geographies in the Columbus MSA and Gary MD. Lastly, FFB is a leader in providing community development services in the Columbus MSA and provides a relatively high level of community development services in the Lafayette MSA. FFB provides a limited level of community development services in the Bloomington and Gary assessment areas.

The performance in the limited-scope assessment areas did not change the overall state rating.

## COMMONWEALTH OF KENTUCKY

### CRA RATING for Commonwealth of Kentucky:<sup>19</sup> Needs to Improve

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

**The investment test is rated: Needs to Improve**

**The service test is rated: Needs to Improve**

The major factors supporting this rating include:

- An adequate responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and to businesses of different revenue sizes;
- An adequate geographic distribution of loans throughout the assessment area;
- An adequate record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes few, if any community development loans;
- A poor level of qualified community development investments and grants;
- Retail delivery systems that are reasonably accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking services and hours that do not vary in a way that inconveniences any portions of the assessment areas; and,
- Provides few, if any, community development services.

### SCOPE OF EVALUATION

A full-scope review was conducted for Nonmetropolitan Kentucky, which represents FFB's entire banking operations for Kentucky. The time period for this assessment area is consistent with the scope discussed in the institution section of this report. However, due to limited volumes, HMDA-reportable loan products were combined in order to conduct a meaningful analysis.

Lending in Kentucky accounted for 0.7% of FFB's total lending activity, and deposits accounted for 0.7% of FFB's total deposits. As of June 30, 2019, FFB ranked 31<sup>st</sup> among 164 insured institutions and had a deposit market share of 0.6% in Kentucky.

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<sup>19</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
NONMETROPOLITAN KENTUCKY**

Since the previous evaluation, FFB entered this market in April 2018 as a result of the MainSource acquisition. The Nonmetropolitan Kentucky assessment area consists of Anderson, Franklin, and Mercer counties in Kentucky. The composition of the census tracts within the assessment area remained the same during the evaluation period, as shown in the table below:

Tract Income Level	2018/2019-2020
	Number of Tracts
Low	0
Moderate	1
Middle	5
Upper	15
Unknown	0
<b>Total</b>	<b>21</b>

As of June 30, 2019, the FDIC market share report ranks FFB eighth among 16 institutions serving the market, with 5.3% of the market share. This is substantially lower than the highest market holder, Wesbanco Bank, Inc., that holds a 30.8% of the deposit market. The relatively low number of financial institutions in this market would indicate less competition and fewer opportunities to provide services.

The 2019 HMDA peer market data indicates that FFB ranks seventh of the 194 HMDA reporters in the assessment area, having made 100 loans that year. FFB was the last ranked bank to reach 100+ loans. Commonwealth Bank topped the list of HMDA lenders with 408 originations. FFB was again ranked seventh in 2018, having made a total of 74 loans.

FFB also ranks 13th of the 55 CRA reporters serving the assessment area in 2019, having made 26 loans that year, with six of the top seven CRA reporters consisting of the larger national banks, including American Express N.B., JP Morgan Chase N.A., and Synchrony Bank. FFB’s rankings among CRA reporters in 2018 slightly better than 2019. In 2018, the bank was ranked 10<sup>th</sup> with 30 loans that year.

**Community Contacts**

As part of this evaluation, a community contact interview was conducted to provide context to demographic and economic conditions and credit needs of the local community. The contact was with a representative from a community action organization who indicated that, while there is a growing need in the community for assistance for basic needs such as food and clothing, affordable housing and utility assistance are the most urgent needs. This organization is working hard to help people stay in their homes and not be evicted. The contact stated that local financial institutions do help this organization, and area banks provided financial literacy training and donated additional funds in response to the COVID emergency. The contact also stated that a significant



percentage of the community’s housing stock is 40-50 years old; as a result, home weatherization is a significant need in the community, especially for low-income households. The community was experiencing low unemployment prior to COVID, but now businesses are struggling to stay in business. The contact also felt that there is a need for checking and deposit products that encourage low-income individuals to save money for emergencies and the future. The contact stated that, overall, local banks are engaged in the community.

**Population Characteristics**

According to 2015 U.S. Census data, the population in the assessment area was 92,881, with a potential workforce of 46,877 (or 62.7%). The workforce is defined as the part of the population engaged in or available for employment. This would indicate that the majority of the population are of the working- and consumer-age population with increased contribution to economic growth. Additionally, only 2.9% of the population live in moderate-income tracts. The table below shows the changes in population within the assessment area.

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Anderson County, Kentucky	21,421	21,761	1.6%	22,747	4.5%
Franklin County, Kentucky	49,285	49,778	1.0%	50,991	2.4%
Mercer County, Kentucky	21,331	21,342	0.1%	21,933	2.8%
<b>Kentucky</b>	<b>4,339,367</b>	<b>4,397,353</b>	<b>1.3%</b>	<b>4,467,673</b>	<b>1.6%</b>

Between 2010 and 2019, all counties in the assessment area in Kentucky experienced steady population growth, with more significant growth occurring between 2015 and 2019. Anderson, Mercer, and Franklin counties experienced stronger growth from 2015 to 2019, with 4.5%, 2.8%, and 2.4% increases, respectively. For comparison purposes, Kentucky had a population growth of 1.6% from 2015 to 2019.

**Income Characteristics**

The 2015 MFI in the assessment area (\$61,386) was higher than that of Kentucky at \$55,367. Anderson County had the highest MFI at \$65,895, comprised of 59.6% upper-income families, with the remaining counties of Franklin and Mercer also having a majority of upper-income families of 56.6% and 50.3%, respectively. As shown below, the assessment area’s MFI increased 3.8% in 2020 following a more modest increase of 0.8% in 2019.

Borrower Income Levels Kentucky State Nonmetropolitan										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	49.99%	50%	79.99%	80%	119.99%	120%	& above
2018	\$49,400		0	\$24,699	\$24,700	\$39,519	\$39,520	\$59,279	\$59,280	& above
2019	\$49,800	0.8%	0	\$24,899	\$24,900	\$39,839	\$39,840	\$59,759	\$59,760	& above
2020	\$51,500	3.3%	0	\$25,749	\$25,750	\$41,199	\$41,200	\$61,799	\$61,800	& above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Mercer County had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Only Mercer County had a poverty rate that exceeded the national poverty rate.

Poverty Rates			
Assessment Area: Nonmetropolitan Kentucky			
Area	Years		
	2017	2018	2019
Anderson County, Kentucky	10.4	10.0	10.2
Franklin County, Kentucky	13.7	12.9	11.5
Mercer County, Kentucky	13.4	12.8	13.8
<b>Kentucky</b>	<b>17.1</b>	<b>16.7</b>	<b>16.0</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based on 2015 U.S. Census data, all three counties present different levels of household poverty percentages, with Mercer County at 18.0%, Franklin County at 14.2%, and Anderson County at 10.9%. For comparison purposes, of the 38,303 households in this assessment area, 14.3% are below the poverty level, a very low 1.5% receive public assistance, and 14.2% have rent costs greater than 30.0% of their monthly income.

### Housing Characteristics

According to the 2015 U.S. Census data, there are 24,972 families and 42,512 housing units in the assessment area. In the moderate-income census tract, only 2.5% of the total housing units are owner-occupied, 41.0% are rental, and 19.0% are vacant. This data indicates the need for assistance in making rental housing more affordable for low- and moderate-income families.

The 2015 U.S. Census data shows the median age of housing stock in moderate- and middle-income tracts was 61 and 56 years old, respectively, which was considerably older than housing stock in upper-income tracts at 39 years old. However, with only 3.8% of the housing stock located in a moderate-income census tract, there would be limited opportunities for banks to originate mortgage loans in these areas. Between 2010 and 2015, MHV increased in Mercer and Anderson counties by 6.3% and 3.7%, respectively, while Franklin County decreased 1.0%. Comparatively, Kentucky saw an overall increase in MHV of 5.5%. MGR increased notably in two of the counties—Franklin at 15.1% and Anderson at 12.1%—with Mercer having a relatively modest increase of 7.0%. The increases in MGR generally align with Kentucky at 12.3%. The rise in MGR may be more detrimental on the low- and moderate-income families that are more sensitive to fluctuations, especially increases, in the rental market. The table below presents housing cost changes in the assessment area, the counties comprising it, and the state in 2006-2010 and 2011-2015.

Additionally, the affordability ratio decreased notably in Mercer and Anderson counties and was partially driven by the increases in MHV, which may have outpaced changes in family income. The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the three counties and Kentucky, which made up the assessment area.

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Anderson County, Kentucky	\$ 131,900	\$ 136,800	3.7%	42.1	39.5	\$ 643	\$ 721	12.1%
Franklin County, Kentucky	\$ 138,900	\$ 137,500	-1.0%	34.5	34.9	\$ 597	\$ 687	15.1%
Mercer County, Kentucky	\$ 129,400	\$ 137,500	6.3%	37.1	31.5	\$ 542	\$ 580	7.0%
<b>Kentucky</b>	<b>\$ 116,800</b>	<b>\$ 123,200</b>	<b>5.5%</b>	<b>35.6</b>	<b>35.5</b>	<b>\$ 601</b>	<b>\$ 675</b>	<b>12.3%</b>

Building permits are a leading indicator of future activity in the construction sector. As indicated in the table below, building permits in 2017, 2018, and 2019 underwent periods of expansion and were typically followed by a year of contraction, more notably in Anderson and Franklin counties. The following chart demonstrates these counties versus the whole of Kentucky and the national level.

Building Permits					
Area	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Anderson County	66	89	34.8%	70	-21.3%
Franklin County	85	103	21.2%	82	-20.4%
Mercer County	46	45	-2.2%	49	8.9%
<b>Kentucky</b>	<b>12,630</b>	<b>13,826</b>	<b>9.5%</b>	<b>11,811</b>	<b>-14.6%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (91.1%) in the assessment area have revenue under \$1.0 million. There are approximately 55,241 paid employees in this assessment area who are working in either the private sector or government, according to the Kentucky Cabinet for Economic Development. By percentage of employees, the largest job category in the assessment area is office and administrative support, followed by executives, managers, and administrators; sales; production; and education and training, respectively.

The table below presents the unemployment rate in the assessment area, the counties that comprise it, and Kentucky, from 2017 to 2019:

Unemployment Rates			
Assessment Area: Nonmetropolitan Kentucky			
Area	Years - Annualized		
	2017	2018	2019
Anderson County, Kentucky	4.1	3.6	3.7
Franklin County, Kentucky	4.1	3.7	3.7
Mercer County, Kentucky	4.9	4.4	4.6
<b>Kentucky</b>	<b>4.9</b>	<b>4.3</b>	<b>4.3</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates trended slightly downward in 2018 across the assessment area; however, in Mercer and Anderson counties, the unemployment rate increased in 2019 to 4.6% and 3.7%, respectively, while remaining steady at 3.7% in Franklin County. For comparison purposes, Kentucky experienced a slight decline in 2018 to 4.3% while remaining unchanged in 2019 at the same percentage.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMETROPOLITAN KENTUCKY

### **Lending Test**

FFB's performance under the lending test in this assessment area is adequate. FFB's lending activity demonstrates an adequate responsiveness to the credit needs of the community. FFB's made no community development loans in this assessment area. FFB has a good distribution among borrowers of different income levels and to businesses of different revenue sizes and an adequate geographic distribution of loans with limited lending gaps. Lastly, FFB exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. To conduct a meaningful analysis, HMDA-reportable loans were combined. Based on the overall volume of loans, greatest consideration was given to the evaluation of HMDA lending, followed by small business lending. Details of FFB's residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

### ***Lending Activity***

Lending level reflects an adequate responsiveness to the credit needs in the assessment area. FFB originated 225 HMDA loans and 105 CRA loans and had a limited level of lending gaps in this assessment area during the evaluation period. The percentage of FFB's lending in Nonmetropolitan Kentucky is 0.7%, which is greater than the percentage of total deposits at 0.7%.

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

FFB's overall distribution among borrowers of different income levels and businesses of different sizes is good. Borrower distribution is good for both HMDA lending and small business lending.

### ***HMDA Lending***

FFB made 47 HMDA loans totaling \$5.3 million to borrowers in 2020. FFB made five (10.6%) HMDA loans totaling \$341,000 (6.5%) to low-income borrowers, which was below the percentage of families at 14.4% in volume. Given the performance compared to the proxy with low-income borrowers, the borrower distribution of HMDA loans to low-income borrowers is adequate.

FFB made seven (14.9%) HMDA loans totaling \$438,000 (8.3%) to moderate-income borrowers, which exceeded the percentage of families at 12.6% in volume. Given the performance compared to the proxy, the borrower distribution of HMDA to moderate-income borrowers lending is excellent.

FFB made 15 HMDA loans totaling \$1.8 million to middle-income borrowers. This represents 31.9% of HMDA loans by volume and 34.7% by dollar amount compared to the percentage of families at 17.3%.

FFB made 20 HMDA loans totaling \$2.7 million to upper-income borrowers. This represents 42.6% of HMDA loans by volume and 50.6% by dollar amount compared to the percentage of families at 55.7%.

FFB made 85 HMDA loans totaling \$9.5 million to borrowers in 2019. FFB made two (2.4%) loans to borrowers with unknown-income designations totaling \$110,000 (2.1%). FFB made three (3.5%) HMDA loans totaling \$156,000 (1.6%) to low-income borrowers, which was substantially below the percentage of families at 14.4%. However, this substantially exceeded the aggregate of lenders in volume and dollar amount at 2.1% and 1.1%, respectively. Due to the high poverty levels, opportunity for lending was likely impacted and performance relative to the aggregate was given more weight. Therefore, given the performance relative to the proxy and the aggregate of all lenders, borrower distribution of HMDA loans to low-income borrowers is adequate.

FFB made 13 (15.3%) refinance loans totaling \$1.0 million (10.8%) to moderate-income borrowers, which was substantially below the percentage of families at 12.6% in volume. However, this substantially exceeded the aggregate of lenders at 11.7% by volume and 7.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

FFB made 17 HMDA loans totaling \$1.7 million to middle-income borrowers. This represents 20.0% of HMDA loans by volume and 17.7% by dollar amount compared to the percentage of families at 17.3%. The aggregate of all lenders made 21.3% by volume and 17.4% by dollar amount to middle-income borrowers.

FFB made 50 HMDA loans totaling \$6.5 million to upper-income borrowers. This represents 58.8% of HMDA loans by volume and 68.7% by dollar amount compared to the percentage of families at 55.7%. The aggregate of all lenders made 49.9% by volume and 56.4% by dollar amount to upper-income borrowers.

FFB made 55 HMDA loans totaling \$6.3 million to borrowers in 2018. FFB made one (1.8%) loan to a borrower with an unknown-income designation totaling \$84,000 (1.3%). FFB made one (1.8%) HMDA loan totaling \$126,000 (2.0%) to a low-income borrower, which was substantially below the percentage of families 14.4%. This was below the amount of aggregate lending by volume at 3.1% and exceeded by dollar amount at 1.9%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is adequate.

FFB made 14 (25.5%) refinance loans totaling \$1.2 million (19.1%) to moderate-income borrowers, which substantially exceeded the percentage of families at 12.6% in volume. This also substantially exceeded the aggregate of lenders at 13.1% by volume and 9.0% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution of refinance loans to moderate-income borrowers is excellent.

FFB made 16 HMDA loans totaling \$1.5 million to middle-income borrowers. This represents 29.1% of HMDA loans by volume and 24.3% by dollar amount compared to the percentage of families at 17.2%. The aggregate of all lenders made 22.6% by volume and 19.7% by dollar amount to middle-income borrowers.

FFB made 23 HMDA loans totaling \$3.3 million to upper-income borrowers. This represents 41.8% of HMDA loans by volume and 53.3% by dollar amount compared to the percentage of families at 55.8%. The aggregate of all lenders made 45.5% by volume and 52.2% by dollar amount to upper-income borrowers.

Overall, FFB's HMDA loan performance, while slightly below proxy, was comparable to the aggregate of all lenders; therefore, the borrower distribution of HMDA lending is good.

### *Small Business Lending*

In 2020, FFB made 44 small business loans totaling \$1.8 million to businesses of different sizes, of which 38 (86.4%) totaling \$1.6 million (86.0%) were PPP loans with unknown gross annual revenues. It is noted that 90.9% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 23 small business loans totaling \$3.3 million to businesses of different sizes in 2019, and 12 (52.2%) of these loans totaling \$1.4 million (42.6%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 90.7%, the percentage of loans exceeded the aggregate of all lenders at 47.7% and 44.4% by volume and was comparable by dollar amount. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to aggregate of all lenders.

FFB made a good percentage of small dollar loans (69.6%) in amounts of \$100,000 or less, compared to 92.9% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 26 small business loans totaling \$3.1 million to businesses of different sizes in 2018, and 18 (69.2%) of these loans totaling \$1.4 million (45.9%) were made to businesses with revenues of \$1.0 million or less. While this is slightly below the percentage of small businesses in the assessment area at 90.2%, the percentage of loans substantially exceeded the aggregate of all lenders at 47.4% and 43.5% by volume and dollar amount. Therefore, the distribution of small business loans to businesses of different sizes is excellent, considering FFB's performance relative to aggregate of all lenders.

FFB made a good percentage of small dollar loans (76.9%) in amounts of \$100,000 or less, compared to 92.0% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019 and 2018, FFB’s small business performance was below proxy and exceeded the aggregate of all lenders. In addition, FFB consistently displayed willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is good.

***Geographic Distribution of Loans***

FFB’s overall distribution of lending among geographies is adequate. HMDA lending and small business loan geographic distribution are both adequate. A gap analysis is shown in the table below:

Tract Income Level	Percentage of Lending Penetration		
	2018	2019	2020
Moderate	100.0%	100.0%	100.0%
Middle	60.0%	100.0%	80.0%
Upper	100.0%	100.0%	93.3%
<b>Total</b>	<b>90.5%</b>	<b>100.0%</b>	<b>90.5%</b>

FFB penetrated a majority of the tracts in this assessment area during the evaluation period, particularly in the moderate-income census tract, which has limited opportunities for banks to originated mortgage loans in these areas. Therefore, there is a limited level of lending gaps.

***HMDA Lending***

FFB made 47 HMDA loans totaling \$5.3 million in 2020. FFB made no HMDA loans in the moderate-income tract compared to the percentage of owner-occupied units at 2.5%. Given FFB’s performance relative to the proxy, the geographic distribution of HMDA loans in moderate-income tracts is poor.

FFB made 10 HMDA loans totaling \$801,000 in middle-income tracts. This represents 21.3% percent of HMDA loans by volume and 15.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.9%.

FFB made 37 HMDA loans totaling \$4.5 million in upper-income tracts. This represents 78.7% percent of HMDA loans by volume and 84.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 78.6%.

FFB made 85 HMDA loans totaling \$9.5 million in 2019. FFB made one (1.2%) HMDA loan in the moderate-income tract totaling \$40,000 (0.4%), which is well below the percentage of owner-occupied units in this tract at 2.5%. FFB’s performance was also below the aggregate of all lenders at 1.5% by volume and well below by dollar amount at 0.9%. Given FFB’s performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is poor.

FFB made 27 HMDA loans in middle-income tracts totaling \$2.5 million. This represents 31.8% HMDA loans by volume and 26.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.9%. The aggregate of all lenders made 16.9% by volume and 14.1% by dollar amount in middle-income tracts.

FFB made 57 loans in upper-income tracts totaling \$6.9 million. This represents 67.1% by volume and 73.0% by dollar amount compared to businesses in these tracts at 78.6%. The aggregate of all lenders made 81.5% by volume and 84.7% by dollar amount in upper-income tracts.

FFB made 55 HMDA loans totaling \$6.3 million in 2018. FFB made one (1.8%) HMDA loan in the moderate-income tract totaling \$46,000 (0.7%), which is below the percentage of owner-occupied units in this tract at 2.5%. This was slightly below the aggregate of all lenders at 2.0% and 1.5%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of HMDA loans in moderate-income tracts is adequate.

FFB made nine HMDA loans in middle-income tracts totaling \$1.1 million. This represents 16.4% HMDA loans by volume and 17.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 18.9%. The aggregate of all lenders made 18.2% by volume and 15.5% by dollar amount in middle-income tracts.

FFB made 45 loans in upper-income tracts totaling \$5.1 million. This represents 81.8% by volume and 81.7% by dollar amount compared to businesses in these tracts at 78.6%. The aggregate of all lenders made 79.8% by volume and 82.9% by dollar amount in upper-income tracts.

FFB's HMDA lending performance was adequate for every year reviewed and therefore adequate overall.

### *Small Business Lending*

FFB made 44 small business loans totaling \$1.8 million in 2020. FFB made one (2.3%) small business loan totaling \$12,000 (0.7%) in the moderate-income tract, which is substantially below the number of businesses in this tract at 9.2%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is very poor.

FFB made nine loans in middle-income tracts totaling \$247,000. This represents 20.5% of small business loans by volume and 13.5% by dollar amount compared to the businesses in these tracts at 18.0%.

FFB made 34 loans in upper-income tracts totaling \$1.6 million. This represents 77.3% by volume and 85.9% by dollar amount compared to businesses in these tracts at 72.8%.

FFB made 23 small business loans totaling \$3.3 million in 2019. FFB made no small business loans in the moderate-income tract compared to the number of businesses in this tract at 9.3%. This was substantially below the aggregate of all lenders at 6.9% by volume and 9.6% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is very poor.



FFB made five loans in middle-income tracts totaling \$1.2 million. This represents 21.7% of small business loans by volume and 36.3% by dollar amount compared to the businesses in these tracts at 18.4%. The aggregate of all lenders made 19.5% by volume and 21.2% by dollar amount in middle-income tracts.

FFB made 18 loans in upper-income tracts totaling \$2.1 million. This represents 78.3% by volume and 63.7% by dollar amount compared to businesses in these tracts at 72.3%. The aggregate of all lenders made 71.1% by volume and 68.6% by dollar amount in upper-income tracts.

FFB made 26 small business loans totaling \$3.1 million in 2018. FFB made no small business loans in the moderate-income tract, which is substantially below the number of businesses in this tract at 9.3%. This was also substantially below the aggregate of all lenders at 7.6% and 5.9%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is very poor.

FFB made six loans in middle-income tracts totaling \$1.1 million. This represents 23.1% of small business loans by volume and 36.2% by dollar amount compared to the businesses in these tracts at 19.0%. The aggregate of all lenders made 21.0% by volume and 30.7% by dollar amount in middle-income tracts.

FFB made 20 loans in upper-income tracts totaling \$2.0 million. This represents 76.9.3% by volume and 63.8% by dollar amount compared to businesses in these tracts at 71.6%. The aggregate of all lenders made 70.3% by volume and 63.0% by dollar amount in upper-income tracts.

Overall, FFB's performance was below proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is poor.

### ***Community Development Lending***

FFB made no community development loans in Nonmetropolitan Kentucky.

### **Investment Test**

The only qualified investments FFB made in Nonmetropolitan Kentucky were in the form of donations. FFB made two donations totaling \$2,000, which supported two organizations that provide food assistance and childcare for low- and moderate-income individuals. Based on the number and dollar amount of donations, this ranks as FFB's smallest percentage of qualified community development investment activity. FFB made a poor level of qualified community development investments in the Nonmetropolitan Kentucky assessment area.

### **Service Test**

FFB's delivery systems (branch and non-branch) are reasonably accessible to portions of FFB's geographies. FFB's record of opening and closing branches has not adversely affected the accessibility of its branch delivery systems. The reasonableness of FFB's business hours do not

vary in a way that inconveniences its assessment area, and specialized deposit product services are tailored to convenience and needs of its assessment area, particularly low and moderate-income geographies. Lastly, FFB provides few, if any, community development services.

**Retail Services**

Since the previous evaluation, FFB entered this market as a result of the MainSource acquisition. FFB acquired and currently maintains three branches with ATMs in middle- and upper-income tracts. FFB has not closed any branches or ATMs since entering this market. Overall, FFB’s record of opening and closing offices has not adversely affected the accessibility of its delivery systems.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including the moderate-income geography or low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB’s branch offices in this assessment area represent 2.1% of its total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2020, based on 2015 U.S. Census data:

Geographic Distribution of Branches and ATMs																						
Exam: First Financial Bank 2021																				Analysis Year: 2020		
Assessment Area(s): 2020 KY Nonmetropolitan																						
Tract Income Levels	BRANCHES							ATMS								DEMOGRAPHICS*						
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service				Cash Only				Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Moderate	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	4.8%	3.4%	9.3%	
	DTO	0		0	0	0	0	Stand Alone	0		0	0	0	0		0	0					
	LS	0		0	0																	
Middle	Total	1	33.3%	1	0	1	1	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	5	23.8%	21.8%	18.4%	
	DTO	0		0	0	0	0	Stand Alone	0		0	0	0	0		0	0					
	LS	0		0	0																	
Upper	Total	2	66.7%	2	0	2	2	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	15	71.4%	74.8%	72.3%	
	DTO	0		0	0	0	0	Stand Alone	0		0	0	0	0		0	0					
	LS	0		0	0																	
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%	
	DTO	0		0	0	0	0	Stand Alone	0		0	0	0	0		0	0					
	LS	0		0	0																	
Totals	Total	3	100.0%	3	0	3	3	3	100.0%	3	100.0%	0	0	0	0.0%	0	0	21	100.0%	100.0%	100.0%	
	DTO	0		0	0	0	0	Stand Alone	0		0	0	0	0		0	0					
	LS	0		0	0																	

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Based on 2015 census data  
 \*\*Acquired branches  
 \*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020, compared to the percentage of households in those tracts:

Online and Mobile Banking Usage by Tract Income Level April - September 2020							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Moderate	1.0%	1.0%	1.0%	0.9%	1.2%	1.2%	3.4%
Middle	27.9%	27.8%	28.0%	28.0%	29.7%	29.5%	21.8%
Upper	71.1%	71.2%	71.1%	71.1%	69.1%	69.3%	74.8%
<b>Total Customers</b>	<b>2,516</b>	<b>2,478</b>	<b>2,532</b>	<b>2,517</b>	<b>2,022</b>	<b>2,346</b>	

While the percentage of customers in the moderate-income tract that accessed these platforms was below the percentage of households, there was a slightly increasing trend during that period of time. Even though FFB does not have a branch in the moderate-income census tract, there were no gaps in lending in this tract during the evaluation period. Therefore, FFB’s delivery systems (branch and non-branch) are reasonably accessible to the bank’s geographies and individuals of different income levels in the Nonmetropolitan Kentucky assessment area.

There were not enough new accounts originated through specialized deposit programs or fee waivers to conduct a meaningful analysis.

***Community Development Services***

FFB provides few, if any, community development services in this assessment area. During the evaluation period, one employee provided financial literacy training totaling 12 hours to two local schools in the assessment area. This represents 0.1% of all community development services and 0.2% of total reported service hours, which is less than the percentage of total deposits at 0.7% and the percentage of branch offices at 2.1%.

## STATE OF OHIO

**CRA RATING for State of Ohio:<sup>20</sup> Satisfactory**

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

**The investment test is rated: Outstanding**

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

The major factors supporting this rating include:

- A good responsiveness to credit needs;
- A good distribution of loans among borrowers of different income levels and adequate among businesses of different revenue sizes;
- A good geographic distribution of loans throughout the assessment area;
- A good record of serving the credit needs of low-income individuals and areas and very small businesses;
- A leader in making community development loans;
- Makes use of flexible lending practices in serving assessment area's credit needs;
- Makes an excellent level of qualified community development investments and grants;
- Often in a leadership position in providing community development investments and grants;
- Retail delivery systems that are reasonably accessible to all geographies and individuals of different income levels and businesses of different revenue sizes;
- A record of opening and closing banking centers that has not adversely affected the accessibility of delivery systems;
- Banking hours that do not vary in a way that inconveniences any portions; and specialized deposit product services are tailored to convenience and needs of the assessment areas; and,
- An adequate level of providing community development services.

## SCOPE OF EVALUATION

Full-scope reviews were conducted for the Dayton MSA and Nonmetropolitan Ohio and limited-scope reviews were conducted for the Columbus OH MSA and Lima MSA. The time period and products evaluated for these assessment areas are consistent with the scope discussed in the Institution section of this report.

The Dayton MSA received slightly more weight in determining the CRA rating for the state, based on the percentage of total loans, deposits, branches, and low- and moderate-income geographies compared with Nonmetropolitan Ohio.

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<sup>20</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

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

Lending in Ohio accounted for 28.0% of FFB's total lending activity and deposits accounted for 15.8% of FFB's total deposits. HMDA-reportable lending in Ohio represented 21.6% of FFB's total HMDA-reportable lending and CRA-reportable lending represented 20.3% of FFB's total CRA lending. As of June 30, 2019, FFB ranked 10<sup>th</sup> among 209 insured institutions with a deposit market share of 1.4% in Ohio. Overall, FFB's lending activity in the state was greater than the percentage of total institutional deposits.

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

### **Lending Test**

FFB's performance under the lending test in Ohio is rated "High Satisfactory."

### ***Lending Activity***

During the evaluation period, FFB originated 4,201 HMDA loans totaling \$900.6 million and 2,432 small business loans totaling \$440.5 million during the evaluation period in Ohio. The rating for Ohio is primarily based on performance in the Dayton MSA and Nonmetropolitan Ohio full-scope assessment areas. Approximately 46.4% of FFB's lending activity by number of loans in Ohio occurred within these assessment areas. FFB also modified existing real-estate secured loans and deferred payments to borrowers and businesses and made use of flexible lending practices.

FFB's lending activity reflects a good responsiveness to the credit needs across its assessment area in Ohio, taking into consideration economic conditions and competitive factors.

### ***Borrower-Income, Business Revenue Size, and Geography***

The overall distribution of loans is good among borrowers of different income levels and adequate to businesses and farms of different sizes in Ohio.

The overall geographic distribution of loans reflects a good penetration in Ohio, with moderate lending gaps.

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

### ***Community Development Loans***

FFB is a leader in making community development loans in Ohio. FFB originated 27 community development loans totaling \$112.7 million, benefiting its assessment areas in Ohio. FFB is a leader in making community development loans in the Dayton MSA and makes an adequate level of community development loans in Nonmetropolitan Ohio. In the limited-scope assessment areas,

FFB is a leader in making community development loans in the Columbus MSA but did not make any community development loans in the Lima MSA; however, FFB does not have a significant market share in this market. FFB made 27.5% of its total community development loans in Ohio, which is greater than the percentage of total deposits at 15.8% and total loans at 28.0%. Based on this performance, FFB was considered responsive to credit and community development needs in the state.

A detailed analysis of community development loans is provided with the analysis of the full-scope assessment area sections of this evaluation.

### ***Flexible Lending Practices***

Overall FFB makes use of flexible lending practices in serving credit needs of borrowers in low- and moderate-income geographies and to low- and moderate-income borrowers throughout its combined assessment areas in Ohio. These programs primarily are designed to assist first-time homebuyers with needed down payment or closing costs, or small businesses with access to capital. PPP loans also received consideration under flexible lending practices. FFB makes use of flexible lending practices in the Dayton and Columbus assessment areas and makes limited use in Nonmetropolitan Ohio.

Use of these products and facilitation of loans through the PPP enhanced FFB's overall lending test performance in FFB's combined assessment areas in Ohio.

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

### **Investment Test**

FFB's performance under the investment test in Ohio is rated "Outstanding."

FFB made an excellent level of qualified investments and donations totaling \$142.0 million in Ohio, consisting of 10 current period investments totaling \$27.0 million, nine prior period investments totaling \$74.7 million, and unfunded commitments worth \$7.2 million. In addition, FFB made 82 qualified donations in the combined assessment areas, totaling \$660,138.

FFB made significant levels of qualified investments and donations in the Dayton and Nonmetropolitan Ohio full-scope assessment areas and excellent levels in the Columbus and Lima limited-scope assessment areas. Nearly 54.8% of FFB's combined investment and donation activity in the state occurred in the Columbus MSA. Overall, FFB made 33.3% of its total qualified community development investments and donations in Ohio, which is greater than the percentage of total deposits at 15.8% and total loans at 28.0%. Impact donations made in Ohio represent 7.7% of FFB's total impact made during the evaluation period.

As a result, FFB was given positive consideration for three investments worth \$32.4 million and four donations totaling \$113,500 that benefited a broader statewide or regional area that includes FFB's assessment areas. These investments included one current period mortgage-backed security

worth \$10.0 million that supported affordable housing initiatives including, but not limited to, a skilled nursing and therapy provider that primarily provides services to Medicaid-eligible patients in Ohio. FFB also had two prior period investments, a LIHTC worth \$5.4 million and a mortgage-backed security worth \$17.0 million. Three donations totaling \$13,500 were made to a community action commission in western Ohio to support programs aimed at eliminating poverty. Finally, a very responsive and innovative donation was a FFB donation of its closed branch office in Highland County (an in-kind donation worth \$100,000) to a local food bank to be used as a food pantry.

Finally, FFB was given positive consideration for a current period investment worth \$1.5 million and a prior period investment worth \$28.3 million located in a broader statewide area, without purpose, mandate, or function of serving FFB's assessment areas in Ohio. The current period investment is a mortgage-backed security that helped finance a 25-unit affordable housing project in Cleveland. The prior period investment is a mortgage-backed security that helped finance affordable metropolitan housing authority projects in Lucas County.

A detailed analysis of qualified investments and donations is provided with the analysis of the full-scope assessment areas.

### **Service Test**

FFB's performance under the service test in Ohio is rated "High Satisfactory." Retail services are accessible and FFB provides an adequate level of community development services.

### ***Retail Services***

Statewide delivery systems, including branch office locations, ATMs, and online and mobile banking are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas in Indiana. Delivery systems are reasonably accessible in three of Ohio's assessment areas and unreasonably inaccessible to portions of the Lima assessment area. Banking hours of operations do not vary in a way that inconveniences FFB's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. Banking services are tailored to convenience and needs of its assessment areas in Dayton and Columbus, and do not vary in a way that inconveniences its assessment area in Nonmetropolitan Ohio. The record of opening and closing of branches has not adversely affected the accessibility of FFB's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals.

### ***Community Development Services***

FFB provides an adequate level of community development services that benefit residents and small businesses in Ohio. FFB makes a relatively high level of community development services in the Lima MSA, provides an adequate level of community development services in the Columbus assessment area, and a limited level in the Dayton assessment area. FFB provides few, if any community development services in Nonmetropolitan Ohio. During the evaluation period, 41 employees engaged in 123 qualified service activities totaling 342 service hours to 25

organizations in Ohio. This represents 4.8% of all community development services and 5.4% of total reported service hours, which is less than the percentage of deposits at 15.8% and percentage of branch offices at 17.4%.

Employees provided leadership, financial, and/or technical expertise to a multitude community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing, community and economic development, and area revitalization and stabilization. Employees primarily served on boards and/or committees, followed by providing financial literacy education and technical expertise. For example, bank staff provided expertise on committees that helped allocate funds for affordable housing initiatives; provide financial literacy training to low- and moderate-income children, adults, first-time homebuyers, and entrepreneurs; and helped several non-profits create and manage COVID-19 relief funds. These services addressed needs expressed by several community contacts.

Additional detail on FFB's retail and community development services can be found in the full-scope assessment area sections of this report.



**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
DAYTON-KETTERING MSA #19430**

The Dayton MSA initially consisted of Greene, Miami, and Montgomery counties in Ohio. As a result of the MainSource acquisition, FFB added Miami County to its assessment area in 2018. Additionally, the OMB changed the name of this MSA from Dayton OH MSA #19380 to the Dayton-Kettering MSA #19430, effective January 1, 2019. The table below shows the composition of the census tracts within the assessment area during the evaluation period:

Tract Income Level	2017	2018/2019-2020
	Number of Tracts	Number of Tracts
Low	25	25
Moderate	43	46
Middle	73	86
Upper	46	51
Unknown	1	1
<b>Total</b>	<b>188</b>	<b>209</b>

Between 2017 and 2020, the assessment area gained three moderate-, 13 middle-, and five upper-income census tracts.

As of June 30, 2019, the FDIC market share report ranks FFB seventh among 26 institutions serving the market with 3.9% of the market share. The top three ranked banks hold a combined 62.3% of the market share, including Fifth Third Bank N.A. with 31.9%, JP Morgan Chase Bank N.A. with 17.6%, and PNC Bank with 12.8%.

The 2019 HMDA peer market data indicates that the bank ranks 16<sup>th</sup> of the 430 HMDA reporters in the MSA, having made 393 loans that year. Such performance places FFB within the top 4.0 percentile, among lenders with Wright-Patt Credit Union, Inc., leading all lenders with 2,797 loans, followed by Union Savings Bank with 2,552 loans. Wright-Patt and Union were the only lenders to surpass 2,000 HMDA loans in 2019. FFB was ranked 65<sup>th</sup> in 2017 and rose to 19<sup>th</sup> in 2018, partially assisted by its acquisition of MainSource, which was ranked 76<sup>th</sup> in 2017.

FFB also ranks tenth of the 99 CRA reporters serving the assessment area in 2019, having made 207 loans there that year, with the top nine CRA reporters consisting of notably larger national banks, including JP Morgan Chase N.A., American Express N.B., and U.S. Bank N.A. FFB’s rankings among CRA reporters in 2019 is a slight improvement from 2018, when the bank was ranked 11<sup>th</sup> and from 2017, when the bank was ranked 13<sup>th</sup>.

**Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the credit needs and context to demographic and economic conditions of the local community. The first contact was with a representative from an economic development agency. The contact stated that the area is regaining some of its prior employment loss due to an international company that has taken over a former large auto manufacturer location, reestablishing approximately 2200 jobs in the community. In addition, the inflated market value

of housing may have future consequences. Loss of income and consumers not fully understanding the impact of forbearance terms may put them at higher risk for foreclosure. There is a need for banks and local agencies to provide more financial literacy and home counseling to combat this. The contact stated that there are not too many organizations that provide these services due to the requirement that HUD certification is required. The contact also stated that there are many opportunities for bank involvement and community assistance. Per the contact, larger financial institutions are more concerned with more profitable projects than assisting individual people. While one institution provides a mobile financial literacy vehicle that goes into the communities to assist on educating residents on the benefits of saving money, many banks are pulling out of the physical footprint due to operational costs and are becoming more digitally based, causing branches to close or consolidate, leaving a significant gap within the community.

The second contact interview was with a representative from an affordable housing agency. The contact said that this agency has assisted over 1,000 clients with a homebuyer program, foreclosure prevention, homeowner services, and credit counseling. The contact explained that during the last few years and prior to the COVID-19 emergency, housing was still affordable, and it was less expensive for someone to be a homeowner than a renter, as homeowners had lower payments. The COVID-19 emergency has caused housing prices to increase and is pricing the lower-income community out of the purchasing market. While the organization provides financial counseling to become an eligible homeowner, which involves a series of classes, eligible houses are limited and are selling as soon as they are put on the market. In addition, the demographics of the area still have segregated communities and are attempting to address the effects of lasting effects of redlining. The contact stated that lenders in the area provide outreach to the community; however, people in the community do not have much trust in banks, as there seems to be a lack of education and understanding of how banks can assist them. Surprisingly, some do not know their credit scores. The need for credit and financial literacy education is in demand, especially with the impact of COVID-19. The contact stated that the COVID-19 emergency would raise awareness so that more people would ask for assistance. The contact also was impressed with FFB's responsiveness, assisting people with forgiveness, and trying to set them on the right path during the emergency. The smaller local institutions are more flexible to work with implementing programs to assist the lower-income community, whereas the larger banks appear to be more limited in what they can provide, but they provide funding for community outreach.

### **Population Characteristics**

According to 2019 U.S. Census data, the population in the assessment area was 801,472, of which 61.6% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearing retirement). This indicates that the majority of the population are of the working- and consumer-age population with increased contribution to economic growth. Additionally, 9.1% of the population live in low-income census tracts, while 20.1% reside in moderate-income tracts. The table below illustrates the changes in population in all counties within the assessment area:

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Greene County, Ohio	161,573	164,192	1.6%	168,937	2.9%
Miami County Ohio	102,506	103,517	1.0%	106,987	3.4%
Montgomery County, Ohio	535,153	533,763	-0.3%	531,687	-0.4%
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,100</b>	<b>1.0%</b>

Between 2010 and 2019, two counties in the assessment area experienced steady population growth, with Greene at 4.5% and Miami County with 4.4%. Montgomery County, the fifth-most populous county in Ohio that includes the city of Dayton, had a slight decrease of 0.7% over the same period. For comparison purposes, Ohio’s population increased by 1.3% during the same time.

### Income Characteristics

The 2015 MFI in the assessment area (\$61,708) was slightly below the Dayton MSA at \$61,957 and below Ohio at \$62,817. Greene County had the highest MFI at \$78,588, comprised of 52.5% upper-income families, while Montgomery County had the lowest MFI at \$56,990, containing 43.3% low- and moderate-income families. As shown below, the assessment area’s MFI increased in each of the past three years by 3.2% in 2018, 6.9% in 2019, and by 3.0% in 2020:

Borrower Income Levels Dayton-Kettering, OH MSA										
FFIEC Estimated Median Family Income			Low		Moderate		Middle		Upper	
Year	\$	% Change	0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2017	\$63,600		0	- \$31,799	\$31,800	- \$50,879	\$50,880	- \$76,319	\$76,320	- & above
2018	\$65,700	3.2%	0	- \$32,849	\$32,850	- \$52,559	\$52,560	- \$78,839	\$78,840	- & above
2019	\$70,600	6.9%	0	- \$35,299	\$35,300	- \$56,479	\$56,480	- \$84,719	\$84,720	- & above
2020	\$72,800	3.0%	0	- \$36,399	\$36,400	- \$58,239	\$58,240	- \$87,359	\$87,360	- & above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Greene County had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Only Montgomery County had poverty rates that exceeded the state and national poverty rates.

Poverty Rates Assessment Area: Dayton, OH MSA #19430			
Area	Years		
	2017	2018	2019
Greene County, Ohio	9.8	11.6	9.9
Miami County, Ohio	9.0	7.9	8.8
Montgomery County, Ohio	15.9	16.9	15.3
<b>Ohio</b>	<b>13.9</b>	<b>13.8</b>	<b>13.0</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based upon 2015 FFIEC Census data, Montgomery County had the highest household poverty level at 17.1%, followed by Greene County with 13.4% and Miami County with 11.7%. For comparison purposes, of the 328,004 households in this assessment area, 15.7% are below the poverty level, primarily driven by Montgomery County holding 67.9% of the total number of households. Additionally, 3.1% of the total households in the assessment area receive public assistance and 17.0% have rent costs greater than 30.0% of their monthly income.

## Housing Characteristics

According to the 2015 U.S. Census data, there are 203,927 families and 367,634 housing units in the assessment area. The number of owner-occupied housing units located in low-income census tracts is 11.5%, of which 28.3% are owner-occupied, 45.7% are rental, and 26.0% are vacant. In moderate-income census tracts, the percentage of total housing is 21.2%, of which 43.4% are owner-occupied, 41.6% are rental, and 15.0% are vacant. Of the total rental units, 42.9% are located in low- and moderate-income tracts with a much smaller 22.0% being owner-occupied, indicating more opportunity for rental assistance among low- and moderate-income families and more modest opportunities for home purchase and home improvement loans.

The 2015 U.S. Census data shows the median age of housing stock in low- and moderate-income tracts was 61 years old, which was more than middle- and upper-income tracts at 54 and 46 years old, respectively. This would indicate opportunities to invest in more affordable housing through joint ventures, partnerships, and home improvement loans. Between 2010 and 2015, MHV decreased in all three counties within Ohio by a notable percentage in Montgomery County (7.7%) and more modestly in Miami County (0.7%) and Greene County (0.4%). For comparison purposes, Ohio saw an overall decrease in MHV of 4.8%. The MGR in the Dayton MSA increased more modestly across all three counties, with the highest being in Greene County at 10.7%, followed by an even lower increase within Miami and Montgomery counties at 8.1% and 6.4%, respectively. The increases in MGR closely align with Ohio at 7.7%. The modest rise in MGR, combined with the decreases in MHV, would tend to make housing more affordable to all levels of income groups, especially low- and moderate-income families. The table below presents housing cost changes in the MSA, the counties comprising it, and Ohio in 2006-2010 and 2011-2015.

Additionally, throughout the assessment area, the affordability ratio increased in all three counties. The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered. The following table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the three counties and State of Ohio that comprise the assessment area:

County	Housing Costs Change							
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	Median Gross Rent		Percent Change
	2010	2015				2010	2015	
Greene County, Ohio	\$ 160,000	\$ 159,400	-0.4%	35.4	37.7	\$ 766	\$ 848	10.7%
Miami County Ohio	\$ 137,700	\$ 136,800	-0.7%	37.4	37.7	\$ 675	\$ 730	8.1%
Montgomery County, Ohio	\$ 119,100	\$ 109,900	-7.7%	36.9	39.9	\$ 684	\$ 728	6.4%
<b>Ohio</b>	<b>\$ 136,400</b>	<b>\$ 129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$ 678</b>	<b>\$ 730</b>	<b>7.7%</b>

Building permits are a leading indicator of future activity in the construction sector. As indicated in the following table, building permits in 2017, 2018, and 2019 underwent periods of expansion and contraction from one year to the next for each county. When analyzing the trend of building permits between 2017 and 2019, the volume of permits spiked in 2018 in Montgomery at 69.5% and Miami County at 22.0% followed by decreases in 2019, reverting to permit volumes experienced in 2017. These percentages, on average, correlated with percentages within the Dayton MSA, but they were outside the percentage changes experienced in Ohio and the nation during the same period.

Building Permits					
Area	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Greene County	616	589	-4.4%	589	0.0%
Miami County	186	227	22.0%	202	-11.0%
Montgomery County	449	761	69.5%	440	-42.2%
<b>Dayton, OH MSA</b>	<b>1,251</b>	<b>1,577</b>	<b>26.1%</b>	<b>1,231</b>	<b>-21.9%</b>
<b>Ohio</b>	<b>23,917</b>	<b>24,221</b>	<b>1.3%</b>	<b>23,047</b>	<b>-4.8%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (90.6%) in the assessment area have revenue under \$1.0 million. There are approximately 374,100 paid employees in this assessment area who are working in either the private sector or government, according to the Ohio Development Services Agency. By percentage of employees, the largest job category in the assessment area is education and health services, followed by trade/transportation/utilities, professional/businesses, manufacturing, and leisure/hospitality, respectively.

The table below presents the unemployment rate in the MSA, the counties that comprise it, and Ohio between 2017 and 2019:

Unemployment Rates			
Assessment Area: Dayton, OH MSA #19430			
Area	Years - Annualized		
	2017	2018	2019
Greene County, Ohio	4.3	4.0	3.7
Miami County, Ohio	4.3	3.9	3.7
Montgomery County, Ohio	4.9	4.5	4.2
<b>Dayton, OH MSA</b>	<b>4.7</b>	<b>4.3</b>	<b>4.0</b>
<b>Ohio</b>	<b>5.0</b>	<b>4.5</b>	<b>4.1</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates largely trended downward across the assessment area, the MSA, its counties, and the states between 2017 and 2019. From 2017 to 2019, Greene and Miami counties consistently maintained lower unemployment rates than the Dayton MSA and Ohio. Montgomery County's unemployment rate trended higher than the Dayton MSA, but it more closely aligned with Ohio's unemployment rate during the same period.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
DAYTON-KETTERING MSA #19430**

**Lending Test**

FFB’s performance under the lending test in this assessment area is good. FFB’s lending activity demonstrates an adequate responsiveness to the credit needs of the community. FFB is a leader in making community development loans in this assessment area, has a good distribution among borrowers of different income levels, and an adequate distribution to businesses of different revenue sizes. FFB has a good geographic distribution of loans with a moderate level of lending gaps. FFB makes use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits an adequate record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Based on the overall volume of loans, greatest consideration was given to the evaluation of small business lending, followed by HMDA lending (refinance, home purchase, and home improvement, respectively). To conduct a meaningful analysis, HMDA-reportable loans were combined in 2017 and 2020. Details of FFB’s residential mortgage and small business lending and information regarding peer lending is in Appendices E, F, and G.

***Lending Activity***

FFB originated 855 HMDA loans and 1,135 CRA loans and had a moderate level of lending gaps during the evaluation period. The percentage of FFB’s lending in Dayton MSA is 7.3%, which is greater than the percentage of total deposits at 4.7%. No substantial concentration of loans was identified in excluded counties within this assessment area.

Lastly, in response to COVID-19, FFB deferred loan payments to businesses and consumers and provided loan modifications to businesses to help them remain viable. The following tables show the number and percentage of payment deferrals and loan modifications by tract income made between April 3, 2020, through June 30, 2020, compared to the percentage of businesses, households, and owner-occupied units in these tracts, as applicable:

<b>Geographic Distribution of Deferrals Commercial Business Loans</b>			
<b>Tract Income Level</b>	<b>#</b>	<b>%</b>	<b>Percentage of Businesses</b>
Low	3	2.7%	7.2%
Moderate	24	21.8%	17.7%
Middle	55	50.0%	43.2%
Upper	28	25.5%	31.9%
<b>Total</b>	<b>110</b>	<b>100.0%</b>	

Geographic Distribution of Deferrals Consumer Loans			
Tract Income Level	#	%	Percentage of Households
Low	0	0.0%	9.5%
Moderate	2	6.5%	20.2%
Middle	19	61.3%	43.6%
Upper	10	32.2%	26.7%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	

Geographic Distribution of Deferrals Mortgage Loans			
Tract Income Level	#	%	Percentage of Owner-Occupied Units
Low	0	0.0%	5.7%
Moderate	4	14.8%	17.7%
Middle	15	55.6%	43.2%
Upper	8	29.6%	31.9%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	

Geographic Distribution of Loan Modifications Commercial Businesses*			
Tract Income Level	#	%	Percentage of Businesses
Low	2	1.8%	7.2%
Moderate	21	19.3%	17.7%
Middle	56	51.4%	43.2%
Upper	30	27.5%	31.9%
<b>Total</b>	<b>109</b>	<b>100.0%</b>	
<i>*3.7% of loan modifications made to small businesses</i>			

With the exception of payment deferrals and modifications for commercial businesses in moderate-income tracts, the majority of FFB's payment deferrals and loan modifications in the Dayton MSA was below the proxies.

Therefore, FFB's lending levels reflect a good responsiveness to the credit needs in the assessment area.

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

FFB's overall distribution among borrowers of different income levels and businesses of different sizes is good. Borrower distribution is adequate for small business lending and good for refinance, home purchase, and home improvement lending.

***Small Business Lending***

In 2020, FFB made 582 small business loans totaling \$67.9 million to businesses of different sizes, of which 501 (86.1%), totaling \$51.3 million (75.6%), were PPP loans with unknown gross annual revenues. It is noted that 69.2% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 204 small business loans totaling \$46.0 million to businesses of different sizes in 2019. FFB made 77 (37.7%) loans totaling \$7.2 million (15.6%) to businesses with revenues of \$1.0 million or less. While this is well below the percentage of small businesses in the assessment area at 90.2%, the percentage of loans by volume was slightly below the aggregate of all lenders at 46.1% and below by dollar amount at 25.4%. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering FFB's performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (44.6%) in amounts of \$100,000 or less compared to 91.2% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 216 small business loans totaling \$49.6 million to businesses of different sizes in 2018, and 74 (34.3%) of these loans, totaling \$8.2 million (16.5%), were made to businesses with revenues of \$1.0 million or less. While this is well below the percentage of small businesses in the assessment area at 89.6%, the percentage of loans by volume and dollar amount was below the aggregate of all lenders at 45.8% and 27.7%, respectively. Therefore, the distribution of small business loans to businesses of different sizes is adequate, considering FFB's performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (39.8%) in amounts of \$100,000 or less compared to 90.5% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 119 small business loans totaling \$36.2 million to business of different sizes in 2017 and 27 (22.7%) of these loans totaling \$6.5 million (17.9%) were made to businesses with revenues of \$1.0 million or less. While this is well below the percentage of small businesses in the assessment area at 88.1%, the percentage of loans by volume was also well below the aggregate of all lenders at 47.7% and the dollar amount was below the aggregate of all lenders at 26.4%. Therefore, the distribution of small business loans is poor, considering FFB's performance relative to the aggregate of all lenders.

FFB made a poor percentage of small dollar loans (26.1%) in amounts of \$100,000 or less, compared to 90.3% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Overall, FFB's small business lending performance was below the percentage of small businesses and the aggregate of all by lenders by volume and dollar amount. FFB also consistently displayed



a willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is adequate.

### *HMDA Lending*

FFB made 114 HMDA loans totaling \$16.1 million in 2020. FFB originated three (2.6%) HMDA loans totaling \$556,000 (3.5%) to borrowers with unknown-income designations. FFB made ten (8.8%) HMDA loans totaling \$560,000 (3.5%) to low-income borrowers, which was well below the percentage of families (38.9%) in volume and substantially below by dollar amount. Given FFB's performance compared to the proxy, the borrower distribution of HMDA loans to low-income borrowers is poor.

FFB made 17 (14.9%) HMDA loans totaling \$1.8 million (11.1%) to moderate-income borrowers, which is slightly below the percentage of families at 17.0% by volume and below by dollar amount. Given FFB's performance compared to the proxy, the borrower distribution of HMDA loans to moderate-income borrowers is good.

FFB made 31 HMDA loans totaling \$3.7 million to middle-income borrowers. This represents 27.2% of HMDA loans by volume and 23.1% by dollar amount compared to the percentage of families at 19.6%.

FFB made 53 HMDA loans totaling \$9.5 million to upper-income borrowers. This represents 46.5% of HMDA loans by volume and 58.9% by dollar amount compared to the percentage of families at 40.9%.

### *Refinance Lending*

FFB made 130 refinance loans totaling \$20.4 million in 2019. FFB originated five (3.8%) refinance loans totaling \$614,000 (3.0%) to borrowers with unknown-income designations. FFB made five (3.8%) refinance loans totaling \$228,000 (1.1%) to low-income borrowers, which was substantially below the percentage of families at 22.6% by volume and dollar amount. FFB is below the aggregate of all lenders at 7.4% by volume and well below at 3.3% by dollar amount. Given FFB's performance relative to the aggregate of all lenders, the borrower distribution for refinance loans to low-income borrowers is poor.

FFB made 21 (16.2%) refinance loans totaling \$1.7 million (8.3%) to moderate-income borrowers, which is slightly below the percentage of families at 17.0% in volume and well below by dollar amount. FFB exceeded the aggregate of lenders at 14.7% by volume and was slightly below at 8.9% by dollar amount. Given FFB's adequate performance relative to the proxy and the aggregate of all lenders, the borrower distribution for refinance loans to moderate-income borrowers is good.

FFB made 27 refinance loans totaling \$2.3 million to middle-income borrowers. This represents 20.8% of refinance loans by volume and 11.2% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 20.1% by volume and 16.0% by dollar amount to middle-income borrowers.

FFB made 72 refinance loans totaling \$15.6 million to upper-income borrowers. This represents 55.4% of refinance loans by volume and 76.4% by dollar amount compared to the percentage of families at 40.9%. The aggregate of all lenders made 39.1% by volume and 47.0% by dollar amount to upper-income borrowers.

FFB made 97 refinance loans totaling \$10.2 million in 2018. FFB also originated two (2.1%) refinance loans to borrowers with unknown-income designations totaling \$200,000 (2.0%). FFB made 13 (13.4%) refinance loans totaling \$668,000 (6.5%) to low-income borrowers, which was below the percentage of families at 22.6% by volume and well below by dollar amount. FFB exceeded the aggregate of all lenders at 9.0% by volume and dollar amount at 5.0%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution for refinance loans to low-income borrowers is good.

FFB made nine (9.3%) refinance loans totaling \$560,000 (5.5%) to moderate-income borrowers, which was below the percentage of families at 17.0% in volume and well below by dollar amount. FFB is well below the aggregate of lenders at 19.4% by volume and 13.5% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution for refinance loans to moderate-income borrowers is poor.

FFB made 15 refinance loans totaling \$1.3 million to middle-income borrowers. This represents 15.5% of refinance loans by volume and 12.6% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 23.3% by volume and 20.8% by dollar amount to middle-income borrowers.

FFB made 58 refinance loans totaling \$7.5 million to upper-income borrowers. This represents 59.8% of refinance loans by volume and 73.5% by dollar amount compared to the percentage of families at 40.9%. The aggregate of all lenders made 40.1% by volume and 51.0% by dollar amount to upper-income borrowers.

Overall, FFB's refinance lending performance was comparable to the percentage of families and the aggregate of all lenders; therefore, the borrower distribution of refinance lending is good.

### *Home Purchase Lending*

FFB made 94 home purchase loans totaling \$17.5 million in 2019. FFB originated two (2.1%) home purchase loans totaling \$196,000 (1.1%) to a borrower with an unknown-income designation. FFB made 13 (13.8%) home purchase loans totaling \$897,000 (5.1%) to low-income borrowers, which was below the percentage of families (22.6%) in volume and substantially below by dollar amount. However, the percentage of loans by volume substantially exceeded the aggregate of all lenders at 9.2% and exceeded the dollar amount at 4.7%. Given the strong performance compared to the proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 23 (24.5%) home purchase loans totaling \$2.3 million (13.4%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.0% by volume and was slightly below by dollar amount. This also exceeded the aggregate volume of 22.5% and was

slightly below the dollar amount at 16.2%. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 19 home purchase loans totaling \$2.7 million to middle-income borrowers. This represents 20.2% of home purchase loans by volume and 15.3% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 22.0% by volume and 20.9% by dollar amount to middle-income borrowers.

FFB made 37 home purchase loans totaling \$11.3 million to upper-income borrowers. This represents 39.4% of home purchase loans by volume and 65.0% by dollar amount compared to the percentage of families at 40.9%. The aggregate of all lenders made 33.7% by volume and 46.2% by dollar amount to upper-income borrowers.

FFB made 51 home purchase loans totaling \$5.9 million in 2018. FFB originated two (3.9%) home purchase loans totaling \$373,000 (6.3%) to borrowers with unknown-income designations. FFB made six (11.8%) home purchase loans totaling \$377,000 (6.4%) to low-income borrowers, which was below the percentage of families (22.6%) in volume and well below by dollar amount. However, the percentage of loans by volume and dollar amount substantially exceeded the aggregate of all lenders at 7.7% and 3.8%, respectively. Given FFB's strong performance relative to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 11 (21.6%) home purchase loans totaling \$981,000 (16.6%) to moderate-income borrowers, which exceeded the percentage of families at 17.0% by volume and slightly below by dollar amount. However, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 21.0% and 14.2%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made 15 home purchase loans totaling \$1.7 million to middle-income borrowers. This represents 29.4% of home purchase loans by volume and 28.2% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 22.3% by volume and 20.1% by dollar amount to middle-income borrowers.

FFB made 17 home purchase loans totaling \$2.5 million to upper-income borrowers. This represents 33.3% of home purchase loans by volume and 42.4% by dollar amount compared to the percentage of families at 40.9%. The aggregate of all lenders made 38.1% by volume and 51.8% by dollar amount to upper-income borrowers.

### *HMDA Lending*

FFB made 32 HMDA loans totaling \$4.4 million in 2017. FFB originated one (3.1%) HMDA loan totaling \$636,000 (14.6%) to a borrower with an unknown-income designation. FFB made five (15.6%) HMDA loans totaling \$311,000 (7.1%) to low-income borrowers, which was below the percentage of families (23.2%) in volume and well below by dollar amount. However, the percentage of loans substantially exceeded the aggregate of all lenders at 7.7% and 3.7% by

volume and dollar amount, respectively. Given the strong performance compared to the aggregate of all lenders, the borrower distribution of HMDA loans to low-income borrowers is good.

FFB made seven (21.9%) HMDA loans totaling \$660,000 (15.1%) to moderate-income borrowers, which exceeded the percentage of families at 16.8% by volume and slightly below by dollar amount. FFB also exceeded the aggregate of all lenders at 18.3% and 12.3% by volume and dollar amount, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for HMDA loans to moderate-income borrowers is excellent.

FFB made eight HMDA loans totaling \$944,000 to middle-income borrowers. This represents 25.0% of HMDA loans by volume and 21.7% by dollar amount compared to the percentage of families at 19.2%. The aggregate of all lenders made 22.0% by volume and 19.5% by dollar amount to middle-income borrowers.

FFB made 11 HMDA loans totaling \$1.8 million to upper-income borrowers. This represents 34.4% of HMDA loans by volume and 41.5% by dollar amount compared to the percentage of families at 40.8%. The aggregate of all lenders made 36.4% by volume and 49.4% by dollar amount to upper-income borrowers.

Overall, FFB's HMDA performance was below the proxy and exceeded the aggregate of all lenders; therefore, the borrower distribution of home purchase lending is good.

#### *Home Improvement Lending*

FFB made 37 home improvement loans totaling \$2.3 million in 2019. FFB also originated one (2.7%) home improvement loan to a borrower with an unknown-income designation, totaling \$40,000 (1.7%). FFB made three (8.1%) home improvement loans totaling \$77,000 (3.4%) to low-income borrowers, which was well below the percentage of families at 22.6% and substantially below by dollar amount. FFB was slightly below the aggregate of all lenders at 8.7% by volume and below by dollar amount at 5.8%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made nine (24.3%) home improvement loans totaling \$285,000 (12.5%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.0% by volume and was below by dollar amount. FFB substantially exceeded the aggregate of lenders at 17.7% by volume and was slightly below by dollar amount at 13.9%. Given FFB's strong performance to the proxy and the aggregate of all lenders, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

FFB made 11 home improvement loans totaling \$494,000 to middle-income borrowers. This represents 29.7% of home improvement loans by volume and 21.6% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 23.5% by volume and 18.7% by dollar amount to middle-income borrowers.

FFB made 13 home improvement loans totaling \$1.4 million to upper-income borrowers. This represents 35.1% of home improvement loans by volume and 60.8% by dollar amount compared

to the percentage of families at 40.9%. The aggregate of all lenders made 48.1% by volume and 59.3% by dollar amount to upper-income borrowers.

FFB made 47 home improvement loans totaling \$2.1 million in 2018. FFB also originated one (2.1%) home improvement loan to a borrower with an unknown-income designation totaling \$15,000 (0.7%). FFB made eight (17.0%) home improvement loans totaling \$134,000 (6.3%) to low-income borrowers, which was slightly below the percentage of families at 22.6% and well below by dollar amount. Yet, FFB substantially exceeded the aggregate of all lenders at 9.5% by volume and exceeded by dollar amount at 5.4%. Given FFB's strong performance relative to the aggregate of all lenders, borrower distribution of home improvement loans to low-income borrowers is excellent.

FFB made nine (19.1%) home improvement loans totaling \$238,000 (11.1%) to moderate-income borrowers, which exceeded the percentage of families at 17.0% and below by dollar amount. FFB exceeded the aggregate of lenders at 16.9% by volume and was slightly below at 12.0% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, borrower distribution of home improvement loans to moderate-income borrowers is excellent.

FFB made ten home improvement loans totaling \$562,000 to middle-income borrowers. This represents 21.3% of home improvement loans by volume and 26.2% by dollar amount compared to the percentage of families at 19.6%. The aggregate of all lenders made 21.9% by volume and 20.5% by dollar amount to middle-income borrowers.

FFB made 19 home improvement loans totaling \$1.2 million to upper-income borrowers. This represents 40.4% of home improvement loans by volume and 55.7% by dollar amount compared to the percentage of families at 40.9%. The aggregate of all lenders made 50.2% by volume and 59.7% by dollar amount to upper-income borrowers.

Overall, FFB's home improvement performance varied compared to the proxy and tended to exceed the aggregate of all lenders; therefore, the borrower distribution of home improvement lending is good.

### *Geographic Distribution of Loans*

FFB's overall distribution of lending among geographies is good. Refinance, home improvement, and home purchase lending is all adequate. Small business loan geographic distribution is excellent. The following gaps in lending were noted in the assessment area:

Tract Income Level	Percentage of Lending Penetration			
	2017	2018	2019	2020
Low	24.0%	40.0%	36.0%	56.0%
Moderate	37.2%	54.3%	67.4%	67.4%
Middle	41.1%	74.4%	82.6%	77.9%
Upper	47.8%	82.4%	84.3%	86.3%
Unknown	0.0%	0.0%	0.0%	100.0%
<b>Total</b>	<b>39.4%</b>	<b>67.5%</b>	<b>73.7%</b>	<b>75.1%</b>

During the evaluation period, FFB had significant lending gaps in a majority of low- and moderate-income tracts; however, owner-occupancy rates were less than 50.0% in these tracts, which likely impacted FFB's ability to lend in these areas. Overall, there was a moderate amount of lending gaps.

### *Small Business Lending*

FFB made 582 small business loans totaling \$67.9 million in 2020. FFB made 31 (5.3%) small business loans in the low-income tracts totaling \$3.1 million, which is below the number of businesses in these tracts at 7.2%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in low-income tracts is adequate.

FFB made 117 (20.1%) small business loans in moderate-income tracts totaling \$21.4 million (31.5%), which exceeded the number of business in these tracts at 17.7%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 265 loans in middle-income tracts totaling \$26.6 million. This represents 45.5% of small business loans by volume and 39.2% by dollar amount compared to the businesses in these tracts at 43.2%.

FFB made 168 loans in upper-income tracts totaling \$16.4 million. This represents 28.9% by volume and 24.1% by dollar amount compared to businesses in these tracts at 31.9%.

FFB made 204 small business loans totaling \$45.9 million in 2019. FFB made 13 (6.4%) small business loans in low-income tracts totaling \$3.3 million (7.2%). This is slightly below the number of businesses in these tracts at 7.2%. This was also slightly below the aggregate of all lenders at 6.8% by volume and 7.4% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is good.

FFB made 52 (25.5%) small business loans in moderate-income tracts totaling \$14.5 million (31.6%), which exceeded the number of business in these tracts at 17.7%. This also substantially exceeded the aggregate of all lenders at 16.6% by volume and 21.0% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 90 loans in middle-income tracts totaling \$19.6 million. This represents 44.1% of small business loans by volume and 42.7% by dollar amount compared to the businesses in these tracts at 43.5%. The aggregate of all lenders made 41.9% by volume and 41.8% by dollar amount in middle-income tracts.

FFB made 49 loans in upper-income tracts totaling \$8.5 million. This represents 24.0% by volume and 18.5% by dollar amount compared to businesses in these tracts at 31.7%. The aggregate of all lenders made 33.7% by volume and 29.6% by dollar amount in upper-income tracts.

FFB made 216 small business loans totaling \$49.6 million in 2018. FFB made 16 (7.4%) small business loans in low-income tracts totaling \$4.7 million (9.5%), which exceeded the number of businesses in these tracts at 7.1%. This also exceeded the aggregate of all lenders at 7.0% by volume and 7.6% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 52 (24.1%) small business loans in moderate-income tracts totaling \$13.3 million (26.9%), which substantially exceeded the number of business in these tracts at 17.7%. This also substantially exceeded the aggregate of all lenders at 17.0% by volume and exceeded at 20.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 100 loans in middle-income tracts totaling \$21.9 million. This represents 46.3% of small business loans by volume and 44.1% by dollar amount compared to the businesses in these tracts at 43.5%. The aggregate of all lenders made 42.2% by volume and 43.0% by dollar amount in middle-income tracts.

FFB made 48 loans in upper-income tracts totaling \$9.6 million. This represents 22.2% by volume and 19.4% by dollar amount compared to businesses in these tracts at 31.7%. The aggregate of all lenders made 32.9% by volume and 28.5% by dollar amount in upper-income tracts.

FFB made 119 small business loans totaling \$36.2 million in 2017. FFB made 11 (9.2%) small business loans in low-income tracts totaling \$4.0 million (11.0%), which exceeded the number of businesses in these tracts at 8.3%. This also exceeded the aggregate of all lenders at 8.3% by volume and 8.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in low-income tracts is excellent.

FFB made 28 (23.5%) small business loans in moderate-income tracts totaling \$8.7 million (24.0%), which exceeded the number of business in these tracts at 18.5%. FFB exceeded the aggregate of all lenders at 18.5% by volume and 21.7% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 48 loans in middle-income tracts totaling \$16.7 million. This represents 40.3% of small business loans by volume and 46.1% by dollar amount compared to the businesses in these tracts at 41.7%. The aggregate of all lenders made 39.4% by volume and 40.4% by dollar amount in middle-income tracts.

FFB made 32 loans in upper-income tracts totaling \$6.8 million. This represents 26.9% by volume and 18.9% by dollar amount compared to businesses in these tracts at 31.4%. The aggregate of all lenders made 33.1% by volume and 29.1% by dollar amount in upper-income tracts.

Overall, FFB's performance exceeded the proxy and the aggregate of all lenders; therefore, the geographic distribution of small business lending is excellent.

### *HMDA Lending*

FFB made 114 HMDA loans totaling \$16.1 million in 2020. FFB made three (2.6%) HMDA loans in low-income tracts totaling \$173,000 (1.1%), which was well below the percentage of owner-occupied units in these tracts at 5.7% by volume and substantially below by dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of HMDA loans in low-income tracts is poor.

FFB made 14 (12.3%) HMDA loans totaling \$1.0 million (6.2%) in moderate-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 16.3% by volume and well below by dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of HMDA loans in moderate-income tracts is good.

FFB made 57 (50.0%) HMDA loans totaling \$6.7 million (41.5%) in middle-income tracts. This represents 50.0% of HMDA loans by volume and 41.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%.

FFB made 40 (35.1%) HMDA loans totaling \$8.2 million (51.2%) in upper-income tracts. This represents 35.1% of HMDA loans by volume and 51.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.4%.

### *Refinance Lending*

FFB made 130 refinance loans totaling \$20.4 million in 2019. FFB made no refinance loans in low-income tracts compared to the percentage of owner-occupied units in these tracts at 5.7%. The percentage of loans by volume and dollar amount was also substantially below the aggregate at 1.3% and 0.5%, respectively. Given FFB's weak performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made eight (6.2%) refinance loans totaling \$413,000 (2.0%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 16.3% and substantially below by dollar amount. The percentage of loans by volume was below and the dollar amount was well below the aggregate at 8.3% and 4.9%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 64 refinance loans totaling \$6.8 million in middle-income tracts. This represents 49.2% of refinance loans by volume and 33.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%. The aggregate of all lenders made 44.4% by volume and 37.1% by dollar amount in middle-income tracts.

FFB made 58 (44.6%) refinance loans totaling \$13.2 million (64.7%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 46.0% by volume and 57.5% by dollar amount in upper-income tracts.



FFB made 97 refinance loans totaling \$10.2 million in 2018. FFB made one (1.0%) refinance loan in a low-income tract totaling \$96,000 (0.9%), which was substantially below the percentage of owner-occupied units in these tracts at 5.7% and by dollar amount. Further, the percentage of loans was well below the aggregate by volume at 2.1% and slightly below by dollar amount at 1.2%. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is poor.

FFB made five (5.2%) refinance loans totaling \$173,000 (1.7%) in moderate-income tracts, which was well below the percentage of owner-occupied units by volume in these tracts at 16.3% and significantly below by dollar amount. The percentage of loans by volume and dollar amount was significantly below the aggregate at 11.5% and 7.1%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders by volume, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 40 refinance loans totaling \$3.5 million in middle-income tracts. This represents 41.2% of refinance loans by volume and 34.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%. The aggregate of all lenders made 46.5% by volume and 40.6% by dollar amount in middle-income tracts.

FFB made 51 (52.6%) refinance loans totaling \$6.5 million (63.2%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 39.8% by volume and 51.2% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance was below the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

#### *Home Purchase Lending*

FFB made 94 home purchase loans totaling \$17.5 million in 2019. FFB made one (1.1%) home purchase loan totaling \$57,000 (0.3%) in a low-income tract, which was substantially below the percentage of owner-occupied units in these tracts at 5.7% and by dollar amount. Further, the percentage of loans was well below the aggregate of all lenders by volume at 2.9% and substantially below by dollar amount at 1.4%. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is very poor.

FFB made 17 (18.1%) home purchase loans totaling \$2.7 million (15.7%) in moderate-income census tracts. This exceeded the percentage of owner-occupied units in these tracts at 16.3% and was slightly below by dollar amount. The percentage of loans exceeded the aggregate of lenders in volume at 13.5% and substantially exceeded by dollar amount at 8.4%. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is excellent.

FFB made 45 home purchase loans totaling \$7.0 million in middle-income census tracts. This represents 47.9% by volume and 39.9% by dollar amount compared to the percentage of owner-

occupied units in these tracts at 45.6%. The aggregate of all lenders made 48.2% by volume and 42.0% by dollar amount in middle-income tracts.

FFB made 31 home purchase loans totaling \$7.7 million in upper-income census tracts. This represents 33.0% by volume and 44.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 35.5% by volume and 48.2% by dollar amount in upper-income tracts.

FFB made 51 home purchase loans totaling \$5.9 million in 2018. FFB made one (2.0%) home purchase loan in a low-income tract totaling \$103,000 (1.7%), which was well below the percentage of owner-occupied units in these tracts at 5.7% and by dollar amount. The percentage of loans was below the aggregate of all lenders by volume at 2.8% and substantially exceeded the aggregate by dollar amount at 1.1%. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in low-income tracts is adequate.

FFB made eight (15.7%) home purchase loans totaling \$687,000 (11.6%) in moderate-income census tracts. This was slightly below the percentage of owner-occupied units in these tracts at 16.3% and below by dollar amount. The percentage of loans exceeded the aggregate of lenders in volume at 14.0% and substantially exceeded at 8.5%. Given FFB's strong performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is good.

FFB made 29 home purchase loans totaling \$3.0 million in middle-income census tracts. This represents 56.9% by volume and 51.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%. The aggregate of all lenders made 47.4% by volume and 41.4% by dollar amount in middle-income tracts.

FFB made 13 home purchase loans totaling \$2.1 million in upper-income census tracts. This represents 25.5% by volume and 35.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 35.8% by volume and 49.0% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending was below the proxy and varied compared to the aggregate of all lenders; therefore, the geographic distribution of home purchase lending is adequate.

### *HMDA Lending*

FFB made 32 HMDA loans totaling \$4.4 million in 2017. FFB made one (3.1%) HMDA loan totaling \$40,000 (0.9%) in a low-income census tract. This was well below the percentage of owner-occupied units in these tracts at 6.7% and substantially below by dollar amount. The percentage of loans exceeded the aggregate of lenders in volume at 2.6% and was below the aggregate by dollar amount at 1.2%. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of HMDA loans in low-income tracts is adequate.

FFB made two (6.3%) HMDA loans totaling \$159,000 (3.6%) in moderate-income census tracts. This was well below the percentage of owner-occupied units in these tracts at 16.7% and substantially below by dollar amount. The percentage of loans was well below the aggregate of lenders in volume and dollar amount at 13.8% and 9.1%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of HMDA loans in moderate-income tracts is poor.

FFB made 15 HMDA loans totaling \$1.7 million in middle-income census tracts. This represents 46.9% by volume and 38.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 44.1%. The aggregate of all lenders made 47.0% by volume and 39.4% by dollar amount in middle-income tracts.

FFB made 14 HMDA loans totaling \$2.5 million in upper-income census tracts. This represents 43.8% by volume and 57.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.6%. The aggregate of all lenders made 36.5% by volume and 50.3% by dollar amount in upper-income tracts.

### *Home Improvement Lending*

FFB made 37 home improvement loans totaling \$2.3 million in 2019. FFB made two (5.4%) home improvement loans totaling \$40,000 (1.7%) in low-income tracts, which was slightly below the percentage of owner-occupied units in these tracts at 5.7% and well below by dollar amount. The percentage of loans by volume and dollar amount also substantially exceeded the aggregate of all lenders at 1.9% and 0.9%, respectively. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is good.

FFB made one (2.7%) home improvement loan totaling \$43,000 (1.9%) in a moderate-income tract, which was substantially below the percentage of owner-occupied units in these tracts by volume at 16.3% and substantially below by dollar amount. The percentage of loans by volume was substantially below the aggregate of all lenders at 11.3% and well below by dollar amount at 6.9%. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is very poor.

FFB made 21 home improvement loans totaling \$735,000 in middle-income tracts. This represents 56.8% of home improvement loans by volume and 32.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%. The aggregate of all lenders made 46.4% by volume and 42.1% by dollar amount in middle-income tracts.

FFB made 13 home improvement loans totaling \$1.5 million in upper-income tracts. This represents 35.1% of home improvement loans by volume and 64.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 40.4% by volume and 50.1% by dollar amount in upper-income tracts.

FFB made 47 home improvement loans totaling \$2.1 million in 2018. FFB made no home improvement loans in low-income tracts, which was substantially below the percentage of owner-

occupied units in these tracts at 5.7%. The percentage of loans by volume and dollar amount was substantially below the aggregate of all lenders at 5.3% and 2.1%, respectively. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of refinance loans in low-income tracts is very poor.

FFB made three (6.4%) home improvement loans totaling \$107,000 (5.0%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 16.3%. The percentage of loans by volume was well below the aggregate of all lenders at 13.7% and below by dollar amount at 8.1%. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is poor.

FFB made 31 home improvement loans totaling \$1.3 million in middle-income tracts. This represents 66.0% of home improvement loans by volume and 60.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 45.6%. The aggregate of all lenders made 42.0% by volume and 39.5% by dollar amount in middle-income tracts.

FFB made 13 home improvement loans totaling \$744,000 in upper-income tracts. This represents 27.7% of home improvement loans by volume and 34.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 32.4%. The aggregate of all lenders made 39.0% by volume and 50.3% by dollar amount in upper-income tracts.

Overall, FFB's home improvement lending performance was generally below the proxy and the aggregate of all lenders; therefore, the geographic distribution of home improvement loans is adequate.

### *Community Development Lending*

FFB is a leader in making community development loans in the Dayton MSA. FFB originated or renewed six community development loans totaling \$21.5 million during the evaluation period. This is FFB’s fifth largest percentage of community development lending by dollar amount, which represents approximately 5.3% of FFB’s total community development loans made during the evaluation period. The following table provides a breakdown of community development loans by community development purpose, number, and dollar amount:

<b>Purpose of CD Loans</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	3	\$6,600,000
Affordable Housing	1	\$12,231,000
Economic Development	1	\$2,400,000
Revitalization/Stabilization	1	\$306,483
<b>Total</b>	<b>6</b>	<b>\$21,537,483</b>

FFB made the following community development loans:

- A loan for \$12.3 million to develop affordable housing that provided 215 units of affordable housing in Dayton’s Water Street District.
- Three loans for approximately \$6.6 million made to a mental health and addiction services provider primarily serving Medicaid-eligible patients that provided bridge funding gaps from other sources.
- A participation loan for \$2.4 million to a CDC that supports various economic and community development and downtown housing projects across Dayton.
- Construction loan for \$306,000 to support the expansion of a local pharmacy and home medical equipment supplier located in a low-income, majority-minority, historic neighborhood. The loan helped retain 100 jobs and create new job opportunities for low-income individuals in the area.

FFB’s community development lending exhibits an excellent responsiveness to the need for affordable housing, medical services to low- and moderate-income individuals, and support for small business identified by community contacts and performance context information described previously in this report.

### *Flexible Lending Programs*

FFB made 30 flexible mortgage-type loans totaling \$3.4 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit. FFB made 49 flexible consumer-type loans totaling \$30,100 in programs designed to help borrowers establish or rebuild credit history and save money. This is FFB’s seventh-largest percentage of mortgage- and consumer-type flexible lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate:

Geographic Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
All Flexible Mortgage Loan Programs	10.0%	5.3%	5.7%	30.0%	27.3%	16.3%	56.7%	64.4%	45.6%	3.3%	3.1%	32.4%

FFB’s flexible mortgage lending in low-income tracts exceeded the percentage of owner-occupied units by number, but it was slightly below by dollar amount. The percentage of lending in moderate-income tracts by number and dollar amount exceeded the percentage of owner-occupied units.

Geographic Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)	% - #	\$ - %	% HH by Tract (2020)
All Flexible Consumer Lending Programs	0.0%	0.0%	9.5%	25.6%	25.8%	20.2%	57.3%	47.8%	43.6%	17.1%	26.4%	26.7%

While FFB made no flexible consumer loans in low-income tracts during the evaluation period, flexible consumer lending in moderate-income tracts by number and dollar amount exceeded the percentage of households.

Borrower Distribution of Flexible Mortgage Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
All Flexible Mortgage Loan Programs	26.7%	19.0%	22.6%	50.0%	48.5%	17.0%	20.0%	27.0%	19.6%	3.3%	5.5%	40.9%

FFB’s flexible mortgage lending to low-income borrowers exceeded the percentage of families by number, but it was below by dollar amount. However, the percentage of lending to moderate-income borrowers by number and dollar amount significantly exceeded the percentage of families.

Borrower Distribution of Flexible Consumer Loan Programs												
Loan Program	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
All Flexible Consumer Lending Programs	59.2%	39.5%	24.9%	26.5%	36.9%	15.8%	4.1%	2.3%	17.2%	8.2%	20.3%	42.2%

FFB’s flexible consumer lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of households.

FFB made 501 small business PPP loans totaling \$51.3 million in this assessment area. The following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB’s third-largest percentage of PPP lending activity by dollar amount.

Geographic Distribution of CRA-Reportable Small Business Paycheck Protection Program Loans			
Tract Income Level	Percentage of Loans by Number of Loans	Percentage of Loans by Dollar Amount	Percentage of Businesses
Low	5.2%	4.9%	7.2%
Moderate	18.6%	28.5%	17.7%
Middle	46.5%	42.1%	43.2%
Upper	29.5%	23.7%	31.9%
Unknown	0.2%	0.8%	0.0%

FFB’s lending in low-income tracts, by number and dollar amount, was below the percentage of businesses, while lending in moderate-income tracts exceeded the percentage of businesses by number and dollar amount.

Therefore, FFB makes use of flexible lending practices in serving assessment area credit needs through these programs, based on FFB’s performance mostly exceeding demographic comparators.

**Investment Test**

During the evaluation period, FFB made \$2.4 million in new investments and maintained \$16.5 million in prior period investments. The following table provides a breakdown of qualified community development investments by community development purpose, number, and dollar amount:

<b>Purpose of Qualified CD Investments</b>	<b>#</b>	<b>\$</b>
Affordable Housing	3	\$18,362,661
Economic Development	1	\$500,000
<b>Total</b>	<b>4</b>	<b>\$18,862,661</b>

New investments include a \$500,000 NMTC that provides working capital to low-income businesses in the Dayton area, an innovative way to ensure that small businesses receive the funding they need. The remaining new investment consisted of a \$1.9 million investment in mortgage-backed securities, which are considered to be less responsive. The majority of prior period investments primarily consisted of mortgage-backed securities worth \$15.5 million and a LIHTC worth \$731,999.

FFB also made 38 donations totaling \$320,350. Donations addressed affordable housing, food insecurity, financial education, workforce development, financial stability of individuals and families, and serving underserved communities. Also, consideration was given to qualified donations in response to COVID-19. The following table shows the total number community development donations by purpose, number, and dollar amount:

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	20	\$200,100
Affordable Housing	11	\$30,250
Economic Development	5	\$76,500
Revitalization/Stabilization	2	\$13,500
<b>Total</b>	<b>38</b>	<b>\$320,350</b>

FFB donated \$30,000 to the Dayton Foundation, which provides aid to low- or moderate-income individuals experiencing financial hardship due to the COVID-19 emergency, representing approximately 3.0% of FFB’s COVID-19 relief donations. These donations primarily assisted community response funds that provide housing support, rental relief, and emergency utilities and food assistance.

The largest donation made in this assessment area includes an \$80,000 grant to Central State University to assist low- and moderate-income and minority students to obtain summer internships in the banking industry. Another large donation includes a \$50,000 grant to the GreenLight Fund to support community organizations that provide economic development services to underserved communities. These donations are responsive, considering community contacts stressed the critical need for financial literacy, workforce development programs, and economic development opportunities. Also, due to the tornado disaster in Dayton in 2019, FFB facilitated several Disaster Reconstruction Program grants totaling \$10,000.

FFB made 4.5% of its total qualified community development investments and donations in the Dayton assessment area during this evaluation period, which is comparable to the percentage of total deposits at 4.7% and below the percentage of total loans at 7.3%. This is FFB’s fourth-largest percentage of qualified community development investment activity and ninth-largest percentage of COVID-19 relief donations. FFB’s qualified investments and donations exhibit a good responsiveness to the need for affordable housing, services to low- and moderate-income



individuals, support for small businesses, and COVID-19 relief, all needs identified by community contacts and performance context information described previously in this report. Therefore, FFB made a significant level of qualified community development investments in the Dayton assessment area.

Lastly, FFB made three impact donations totaling \$15,000 to three organizations supporting services to low- and moderate-income individuals and affordable housing. Community services include free legal assistance and emergency food assistance. The affordable housing donation helps an organization promote responsible use of land in urban areas to create more affordable housing where it is most needed. These donations represent 4.8% of FFB's total impact made during the evaluation period and are considered responsive to credit and community development needs in the assessment area.

### **Service Test**

FFB's delivery systems (branch and non-branch) are reasonably accessible to portions of FFB's geographies. FFB's record of opening and closing branches has not adversely affected the accessibility of its branch delivery systems. The reasonableness of FFB's business hours do not vary in a way that inconveniences its assessment area and specialized deposit product services are tailored to the convenience and needs of its assessment area, particularly in low and moderate-income geographies. Lastly, FFB provides a limited level of community development services.

### ***Retail Services***

Since the previous evaluation, FFB expanded its presence in this market as a result of the MainSource acquisition. FFB initially acquired three branches with ATMs, but they were consolidated into one branch in an upper-income tract and opened a new branch with an ATM in an upper-income tract. Presently, FFB maintains nine branches with full-service ATMs across the assessment area. FFB has one branch with an ATM located in a moderate-income tract that provides branch coverage within Dayton. Overall, FFB's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or to low- and moderate-income households and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB's branch offices in this assessment area represent 6.3% of its total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2019, based on 2015 U.S. Census data:

**Geographic Distribution of Branches and ATMs**

Analysis Year: 2020

Exam: First Financial Bank 2021  
Assessment Area(s): 2020 OH Dayton-Kettering MSA #19430

Tract Income Levels	BRANCHES							ATMS							DEMOGRAPHICS*						
	Total Branches		Open**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only			Census Tracts		Households	Total Businesses		
	#	%	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%	
Low	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0
	DTO	0		0	0	0	0		0		0	0	0	0	0	0	0	25	12.0%	9.5%	7.2%
	LS	0		0	0	0	0		0		0	0	0	0	0	0	0				
Moderate	Total	1	11.1%	0	0	1	1	1	11.1%	1	11.1%	0	0	0	0	0	0	46	22.0%	20.2%	17.7%
	DTO	0		0	0	0	0	0		0		0	0	0	0	0	0				
	LS	0		0	0	0	0		0		0	0	0	0	0	0	0				
Middle	Total	6	66.7%	2	0	5	5	4	66.7%	6	66.7%	0	0	0	0	0	0	86	41.1%	43.6%	43.5%
	DTO	0		0	0	0	0	0		0		0	0	0	0	0	0				
	LS	0		0	0	0	0		0		0	0	0	0	0	0	0				
Upper	Total	2	22.2%	1	1	2	2	2	22.2%	2	22.2%	1	1	0	0	0	0	51	24.4%	26.7%	31.7%
	DTO	0		0	0	0	0	0		0		0	0	0	0	0	0				
	LS	0		0	0	0	0		0		0	0	0	0	0	0	0				
Unknown	Total	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0	1	0.5%	0.0%	0.0%
	DTO	0		0	0	0	0	0		0		0	0	0	0	0	0				
	LS	0		0	0	0	0		0		0	0	0	0	0	0	0				
Totals	Total	9	100.0%	3	1	8	8	7	100.0%	9	100.0%	1	1	0	0	0	0	209	100.0%	100.0%	100.0%
	DTO	0		0	0	0	0	0		0		0	0	0	0	0	0				
	LS	0		0	0	0	0	0		0		0	0	0	0	0	0				

DTO - Drive Thru Only  
LS - Limited Service  
Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
\*Based on 2015 census data  
\*\*Acquired branches  
\*\*\*Closed branches are only included in the "Closed" columns and are not included in any other totals  
LPOs not included in totals.

FFB has no branches in low-income tracts. The distribution of branches was well below the percentage of moderate-income census tracts, households, and total businesses.

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in those tracts:

<b>Online and Mobile Banking Usage by Tract Income Level April - September 2020</b>							
Tract Income Level	April	May	June	July	August	September	Percentage of Households by Tract Income Level
Low	2.6%	2.7%	2.8%	2.9%	2.8%	3.0%	9.5%
Moderate	10.5%	10.7%	10.8%	10.7%	11.6%	11.1%	20.2%
Middle	52.7%	52.3%	52.3%	52.1%	53.2%	52.3%	43.6%
Upper	34.2%	34.3%	34.2%	34.2%	32.4%	33.7%	26.7%
<b>Total Customers</b>	<b>7,912</b>	<b>7,848</b>	<b>7,847</b>	<b>7,921</b>	<b>6,602</b>	<b>7,891</b>	

The percentage of customers in low- and moderate-income tracts that accessed FFB’s online and/or mobile banking platforms was significantly below the percentage of households in those tracts. Therefore, FFB’s delivery systems (branch and non-branch) are reasonably accessible to portions of the bank’s geographies and individuals of different income levels in the Dayton assessment area.

FFB originated 121 new accounts through specialized deposit programs in this assessment area. The data for these accounts, which were opened between January 1, 2017, through December 31, 2020, shows 18 (14.9%) new specialized deposit accounts were opened by customers located in low-income tracts, 32 (26.4%) in moderate-income tracts, 43 (35.5%) in middle-income tracts, and 28 (23.1%) in upper-income tracts.

The following table displays the percentage of new specialized deposit accounts originated by program and income tract designation compared to the percentage of households:

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs								
Deposit Program	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
Backpocket	17.8%	9.5%	26.7%	20.2%	34.4%	43.6%	21.1%	26.7%
All Other Specialized Deposit Programs	6.5%	9.5%	25.8%	20.2%	38.7%	43.6%	29.0%	26.7%
<b>Totals</b>	<b>14.9%</b>	<b>9.5%</b>	<b>26.4%</b>	<b>20.2%</b>	<b>35.5%</b>	<b>43.6%</b>	<b>23.1%</b>	<b>26.7%</b>

The percentage of new specialized deposit accounts significantly exceeded the percentage of households in low-income tracts, particularly for Backpocket. The percentage of new specialized deposit accounts significantly exceeded the percentage of households in moderate-income tracts. Therefore, FFB's specialized deposit product services are tailored to the convenience and needs of its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in those tracts:

Geographic Distribution of Fee Waivers (Refunds) for Overdrafts Charges and Other Service Fees			
Tract Income Level	Percentage of Refunds by Number	Percentage of Refunds by Amount	Percentage of Households
Low	7.0%	6.7%	9.5%
Moderate	32.9%	38.4%	20.2%
Middle	44.1%	43.4%	43.6%
Upper	16.1%	11.5%	26.7%
<b>Total Refunds</b>	<b>143</b>	<b>\$6,551</b>	

Fee waivers made to customers was below the proxy in low-income tracts, and it exceeded the proxy in moderate-income tracts. As a result, these retail banking service activities are considered particularly responsive.

### *Community Development Services*

FFB provides a limited level of community development services in this assessment area. During the evaluation period, 11 employees provided 37 services totaling approximately 79 hours of

community development services to 10 different organizations that provide a multitude of services throughout the assessment area.

This represents 1.4% of all community development services and 1.2% of total reported service hours, which is less than the percentage of total deposits at 4.7% and the percentage of branch offices at 6.3%.

<b>Purpose of CD Services</b>	<b># of Services</b>	<b># of Hours</b>
Services to LMI Individuals	30	64
Economic Development	6	12
Affordable Housing	1	3
<b>Total</b>	<b>37</b>	<b>79</b>

Employees provided leadership, financial, and/or technical expertise to multiple community organizations that offer services to low- and moderate-income individuals and families and promote affordable housing and community and economic development. Community development services include 40 hours serving on boards and/or committees, 36 hours providing financial literacy education, and three hours providing technical expertise.

The majority of services provided leadership and financial expertise through board and committee membership to a few organizations that provide a multitude of services to low- and moderate-income individuals and families.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN  
NONMETROPOLITAN OHIO**

The Nonmetropolitan Ohio assessment area initially consisted of Auglaize, Clinton, Highland, Mercer, Paulding, Preble, Sandusky, Van Wert, and Williams counties. As a result of the MainSource acquisition, FFB added Darke County to its assessment area in 2018. Additionally, in 2019, the OMB revised delineations of federal statistical areas, based on U.S. Census population estimates. The table below shows the composition of the census tracts within the assessment area during the evaluation period:

Income Tract Level	2017	2018	2019-2020
	Number of Tracts	Number of Tracts	Number of Tracts
Low	0	0	0
Moderate	13	15	15
Middle	59	67	66
Upper	16	18	19
Unknown	0	0	0
<b>Total</b>	<b>88</b>	<b>100</b>	<b>100</b>

Between 2017 and 2018, the assessment area gained two moderate-, eight middle-, and two upper-income census tracts. Between 2018-2020, the assessment area lost one middle- and gained one-upper income census tract.

As of June 30, 2019, the FDIC market share report ranks FFB second among 49 institutions serving Nonmetropolitan Ohio with a 6.4% market share. Only National Cooperative Bank N.A., with a 21.6% share, surpasses FFB. The remaining 78.4% market share is available to the remaining 48 financial institutions, creating a competitive market.

In 2019, FFB ranked tenth of the 333 HMDA reporters in the assessment area, having made 245 loans that year. FFB was ranked slightly lower in 2018 at 13<sup>th</sup> with a lending volume of 191 loans. For 2017, FFB was ranked 32<sup>nd</sup> out of 302 lenders prior to the MainSource merger when MainSource was ranked 65<sup>th</sup> with five loans that same year.

The 2019 CRA market peer data indicates that the bank ranks 15<sup>th</sup> from the 92 CRA reporters serving the assessment area, having made 91 loans that year, with the top lender JP Morgan Chase Bank N.A. making 991 loans. FFB’s rankings among CRA reporters in 2019 was similar to that of 2018, where the bank was ranked 17<sup>th</sup> after originating 86 loans. In 2017, prior to the MainSource merger, FFB was ranked 19<sup>th</sup> with 56 loans, while MainSource was ranked 39<sup>th</sup> with two loans.

**Community Contacts**

There were two community contact interviews conducted as part of this evaluation to provide supplemental information regarding the credit needs and context to demographic and economic conditions of the local community. The first contact was with a representative from an affordable housing agency. The contact explained there has never been a lack of people needing affordable housing assistance; this was worsening even before the emergency struck. The organization had

to stop taking applications due to the number of people on the waiting list, with an average wait of three years. Since COVID-19, people who have never applied before are reaching out for assistance. Prior to COVID-19, median rent was approximately \$402/month, but, since the emergency, median rent has increased to \$440/month. The emergency has been devastating for this area because the economy relies heavily on tourism, and service workers have essentially lost their livelihoods. The contact believes financial literacy education is a major need in the area, as education might assist lower-income individuals transition from renters to homeowners. The contact also stated local financial institutions are involved in the community.

The second contact interview was with a representative from a non-profit agency that provides a multitude of community services to low- and moderate-income individuals and families. The contact explained that the agency received over 1,300 requests in 2019 for emergency assistance and over 12,000 requests for home energy assistance. According to a recent needs study, the largest need in the area is for affordable housing and transportation. There is also a significant need for more assistance programs for the working poor to help them with transportation challenges, technology, and workforce development training. Since COVID-19, the agency has seen an increase of 20.0% in emergency services, including for households who have never requested services before. Approximately 26.0% of people contacting the agency have had a reduction in income due to COVID-19. Transportation remains an issue for the community, as there is not a robust transportation system and surveys show that for rental, condominiums, and apartments, there is either no transportation available or merely one vehicle to share among the household. The contact also stated that there is a large unbanked homeless population in the area. In addition, most residents do not know what their credit score is and how it impacts them, so there is also a need for financial literacy training and credit repair opportunities, as only 18.0% of the survey respondents said that improving their credit score and reducing debt was important to them. The contact also stated that there is much anxiety and avoidance regarding banking and financial education among underbanked or unbanked individuals. This is because they do not understand the products and services available and what these services can do for them. The contact further said that more financial literacy and coaching is needed. The contact stated that banks are changing the way they do business by becoming more technology-based, which tends to alienate underserved communities.

### **Population Characteristics**

Between 2010 and 2019, nine of the ten counties that comprise the assessment area experienced modest population declines, led by Paulding and Sandusky counties at 4.8% and 4.0%, respectively. Paulding and Sandusky counties are located in the northwest quadrant of Ohio. Conversely, only Mercer County, just south of Paulding County, experienced mild growth in population of 0.9% over the same period. The population declines throughout most of the counties is in contrast with the state of Ohio, which experienced an overall population growth of 1.3% over the same period. The table below illustrates the changes in population in all counties within the assessment area:

Population Change					
Area	2010 Population	2015 Population	Percent Change Between 2010 and 2015	2019 Population	Percent Change Between 2015 and 2019
Auglaize County, Ohio	45,949	45,873	-0.2%	45,656	-0.5%
Clinton County, Ohio	42,040	41,892	-0.4%	41,968	0.2%
Darke County, Ohio	52,959	52,356	-1.1%	51,113	-2.4%
Highland County, Ohio	43,589	43,170	-1.0%	43,161	0.0%
Mercer County, Ohio	40,814	40,863	0.1%	41,172	0.8%
Paulding County, Ohio	19,614	19,165	-2.3%	18,672	-2.6%
Preble County, Ohio	42,270	41,682	-1.4%	40,882	-1.9%
Sandusky County, Ohio	60,944	60,187	-1.2%	58,518	-2.8%
Van Wert County, Ohio	28,744	28,576	-0.6%	28,275	-1.1%
Williams County, Ohio	37,642	37,386	-0.7%	36,692	-1.9%
<b>Ohio</b>	<b>11,536,504</b>	<b>11,575,977</b>	<b>0.3%</b>	<b>11,689,100</b>	<b>1.0%</b>

According to 2020 U.S. Census data, the population in the assessment area was 411,150, of which 59.2% were between the ages of 18 (where a person can legally enter a contract) and 64 years old (primarily considered to be the age nearing retirement). In addition, a significant 24.1% of the population were 17 years old or younger, translating into nearly a quarter of the population steadily entering the workforce with 16.7% at retirement age and exiting the workforce. Additionally, 14.4% of the population live in moderate-income census tracts, while there are no low-income tracts. This could indicate limited opportunities for financial institutions to reach moderate-income individuals, while challenges could yet remain serving low-income individuals.

### Income Characteristics

The 2015 MFI in the assessment area was \$57,500, which is below Ohio at \$62,817. The notably lowest MFI was found in Highland County at \$47,764, while also correlating to the highest percentages of low- and moderate-income families at 46.2%. Auglaize and Mercer counties contained the highest MFI at \$67,207 and \$67,659, respectively. None of the remaining counties within the assessment area had a higher MFI than the state of Ohio at \$62,817. As shown below, from 2017 to 2020, the assessment area's MFI experienced strong growth in 2018 at 6.2% and again in 2020 at 3.8%:

Borrower Income Levels						
Ohio State Nonmetropolitan						
FFIEC Estimated Median Family Income			Low	Moderate	Middle	Upper
Year	\$	% Change	0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2017	\$57,600		0 - \$28,799	\$28,800 - \$46,079	\$46,080 - \$69,119	\$69,120 - & above
2018	\$61,400	6.2%	0 - \$30,699	\$30,700 - \$49,119	\$49,120 - \$73,679	\$73,680 - & above
2019	\$61,000	-0.7%	0 - \$30,499	\$30,500 - \$48,799	\$48,800 - \$73,199	\$73,200 - & above
2020	\$63,400	3.8%	0 - \$31,699	\$31,700 - \$50,719	\$50,720 - \$76,079	\$76,080 - & above

Between 2017 and 2019, the poverty rates generally decreased in the assessment area; only Clinton County and Darke County had higher poverty rates in 2019 than in 2017. Overall, poverty rates across the assessment area fell below state and national poverty rates. Only Clinton County and Highland County had poverty rates that exceeded the state and national poverty rates.

Poverty Rates			
Assessment Area: Nonmetropolitan OH			
Area	Years		
	2017	2018	2019
Auglaize County, Ohio	8.7	6.9	7.3
Clinton County, Ohio	13	11.8	14.8
Darke County, Ohio	9.2	9.5	12.1
Highland County, Ohio	16.8	15.4	15.6
Mercer County, Ohio	6.9	7.6	6.7
Paulding County, Ohio	10.2	10.3	9.8
Preble County, Ohio	9.9	9.7	8.9
Sandusky County, Ohio	11.1	10.0	9.6
Van Wert County, Ohio	11.4	8.4	8.5
Williams County, Ohio	10.7	9.7	9.3
<b>Ohio</b>	<b>13.9</b>	<b>13.8</b>	<b>13.0</b>
<b>National</b>	<b>13.4</b>	<b>13.1</b>	<b>12.3</b>

Based upon 2015 FFIEC Census data, Highland County had the highest household poverty level at 18.5%; the next nearest county was Clinton with a poverty level of 15.6%. The average household poverty rate for the assessment area as a whole was 12.9%. Overall, of the 161,700 households in the assessment area, 38.2% are low- and moderate-income, 2.6% receive public assistance, and a relatively low 10.8% have rent costs greater than 30.0% of their monthly income.

### Housing Characteristics

According to the 2015 U.S. Census data, there are 179,364 total housing units in the assessment area available to 110,286 families for a ratio of 1.6 of units to families. Of the 27,147 total housing units located in moderate-income census tracts, 48.7% are owner-occupied. Additionally, 40.7% of the moderate-income housing units are rental, and 10.6% are vacant. Overall, a modest 24.0% of all housing in the assessment area are rental units, with the majority of those units located in moderate-income areas (there are no low-income tracts). With the overall higher percentage of owner-occupied housing in the assessment area at 66.2%, opportunities exist for financial institutions to make more home purchase, home improvement, and home equity loans. From an income perspective, 15.1% of the total housing units and 12.8% of families in the assessment area are in moderate-income tracts.

The 2015 U.S. Census data shows the median age of housing stock in the moderate-income tracts at 61 years, with middle- and upper-income tract housing not much newer at 54 and 49 years old, respectively. Between 2010 and 2015, MHV decreased in six of the ten counties within the assessment area, led by Preble and Williams counties at 8.7% and 6.0%, respectively. Conversely, four counties experienced increases in MHV, the largest of which occurred in Van Wert at 8.7% and Auglaize at 6.6%. The average change in MHV across all counties was 1.0%, although standout exceptions were Van Wert at 15.2%, Sandusky at 11.6%, and Clinton County at 10.5%. The majority of the counties in the assessment area trended similarly with Ohio's 7.7% increase. The table below presents housing cost changes in the counties and Ohio from 2010 to 2015:



County	Housing Costs Change						Median Gross Rent		Percent Change
	Median Housing Value		Percent Change	2010 Affordability Ratio	2015 Affordability Ratio	2010	2015		
	2010	2015							
Auglaize County, Ohio	\$ 125,000	\$ 133,300	6.6%	41.6	40.7	\$ 639	\$ 642	0.5%	
Clinton County, Ohio	\$ 125,600	\$ 120,000	-4.5%	36.8	39.0	\$ 640	\$ 707	10.5%	
Darke County, Ohio	\$ 114,600	\$ 109,900	-4.1%	38.6	40.6	\$ 564	\$ 610	8.2%	
Highland County, Ohio	\$ 106,200	\$ 103,500	-2.5%	37.5	38.5	\$ 607	\$ 643	5.9%	
Mercer County, Ohio	\$ 125,600	\$ 130,200	3.7%	39.6	40.8	\$ 606	\$ 653	7.8%	
Paulding County, Ohio	\$ 89,600	\$ 91,900	2.6%	51.9	49.6	\$ 534	\$ 587	9.9%	
Preble County, Ohio	\$ 123,500	\$ 112,700	-8.7%	40.3	42.4	\$ 684	\$ 702	2.6%	
Sandusky County, Ohio	\$ 116,300	\$ 110,100	-5.3%	41.3	42.9	\$ 568	\$ 634	11.6%	
Van Wert County, Ohio	\$ 88,100	\$ 95,800	8.7%	50.4	50.2	\$ 551	\$ 635	15.2%	
Williams County, Ohio	\$ 101,900	\$ 95,800	-6.0%	43.7	44.4	\$ 587	\$ 633	7.8%	
<b>Ohio</b>	<b>\$ 136,400</b>	<b>\$ 129,900</b>	<b>-4.8%</b>	<b>34.7</b>	<b>38.1</b>	<b>\$ 678</b>	<b>\$ 730</b>	<b>7.7%</b>	

Additionally, the affordability ratio increased in seven of the ten counties, with only minor decreases in Auglaize (0.9), Paulding (2.3), and Van Wert County (0.2) counties. The affordability ratio is derived by dividing the median household income by the MHV. The higher the affordability ratio, the more affordable a home is considered. The previous table presents housing characteristics from the U.S. Census data between 2010 and 2015 in the ten counties comprising the assessment area and Ohio.

Building permits are a leading indicator of future activity in the construction sector. The trend of building permits 2017, 2018, and 2019 were analyzed. Overall, three of the ten counties experienced strong spikes upward or downward in permit volumes from year to year, including Auglaize, Darke, and Mercer counties. From 2017 to 2019, the overall assessment area had a net decrease of 84 permits, or 15.1%. For comparison purposes, Ohio experienced a 3.6% decrease in permits over the same period.

Building Permits					
Area	2017	2018	% Change between 2017 and 2018	2019	% Change between 2018 and 2019
Auglaize County	193	110	-43.0%	117	6.4%
Clinton County	47	54	14.9%	56	3.7%
Darke County	45	68	51.1%	65	-4.4%
Highland County	12	12	0.0%	6	-50.0%
Mercer County	94	138	46.8%	60	-56.5%
Paulding County	40	33	-17.5%	40	21.2%
Preble County	35	45	28.6%	36	-20.0%
Sandusky County	48	44	-8.3%	50	13.6%
Van Wert County	20	18	-10.0%	20	11.1%
Williams County	23	29	26.1%	23	-20.7%
<b>Ohio</b>	<b>23,917</b>	<b>24,221</b>	<b>1.3%</b>	<b>23,047</b>	<b>-4.8%</b>
<b>United States</b>	<b>1,281,977</b>	<b>1,328,827</b>	<b>3.7%</b>	<b>1,386,048</b>	<b>4.3%</b>

### Employment Characteristics

According to Dun & Bradstreet, the majority of businesses (89.1%) in the assessment area have revenue under \$1.0 million. There are approximately 195,700 paid employees in this assessment area who are working in either the private sector or government, according to the Ohio

Development Services Agency. By percentage of employees, the largest job category in the assessment area is manufacturing, followed by trade/transportation/utilities, local government, education/health services, and leisure/hospitality, respectively.

The table below presents the unemployment rate in the counties that comprise the assessment area, followed by the state of Ohio and national rate between 2017 and 2019:

<b>Unemployment Rates</b>			
<b>Assessment Area: Nonmetropolitan Ohio</b>			
<b>Area</b>	<b>Years - Annualized</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Auglaize County, Ohio	3.7	3.3	3.0
Clinton County, Ohio	5.5	5.2	4.7
Darke County, Ohio	4.2	3.9	3.7
Highland County, Ohio	6.0	5.5	5.2
Mercer County, Ohio	3.1	2.7	2.6
Paulding County, Ohio	4.4	4.1	3.8
Preble County, Ohio	4.5	4.1	3.8
Sandusky County, Ohio	4.8	4.5	4.3
Van Wert County, Ohio	3.9	3.5	3.3
Williams County, Ohio	4.4	3.6	3.3
<b>Ohio</b>	<b>5.0</b>	<b>4.5</b>	<b>4.1</b>
<b>National</b>	<b>4.4</b>	<b>3.9</b>	<b>3.7</b>

Unemployment rates trended downward across the assessment area, its counties, and the state of Ohio between 2017 and 2019. Despite the overall decreases in the unemployment rates, two counties were consistent outliers with higher rates of unemployment, Highland and Clinton counties. For comparison purposes, in 2019, the unemployment rate in Ohio was at 4.1% and the national rate was 3.7%.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN  
NONMETROPOLITAN OHIO**

**Lending Test**

FFB’s performance under the lending test in this assessment area is good. FFB’s lending activity demonstrates a good responsiveness to the credit needs of the community. FFB makes a low level of community development loans in this assessment area. FFB has a good distribution among borrowers of different income levels and to businesses of different revenue sizes. FFB has an excellent penetration among farms of different sizes. FFB has a good geographic distribution of loans with a significant level of lending gaps. FFB makes use of flexible lending practices in serving credit needs in this assessment area. Lastly, FFB exhibits a good record of serving the credit needs of low-income individuals and areas and businesses with gross annual revenues of \$1.0 million or less.

Borrower distribution received greater weight than geographic distribution based on the percentage of families by family income compared to the percentage of low- and moderate-income geographies in this assessment area. Greatest consideration was given to the evaluation of small business lending, followed by home refinance, home purchase, home improvement, and small farm lending, based on the overall volume of loans. To conduct a meaningful analysis, HMDA-reportable loans were combined in 2017 and 2020. Due to limited volume, small farm loans were not analyzed in 2017. Details of FFB's residential mortgage, small business lending, and information regarding peer lending is in Appendices E, F, and G.

### ***Lending Activity***

Lending levels reflect an adequate responsiveness to the credit needs in the assessment area. FFB originated 622 HMDA loans and 528 CRA loans and had a significant level of lending gaps in this assessment area. The percentage of FFB's lending in Nonmetropolitan Ohio is 2.4%, while the percentage of total deposits is 6.1%.

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

FFB's overall distribution among borrowers of different income levels and businesses of different sizes is good. Borrower distribution is good for small business lending, home, refinance, home purchase, and home improvement lending. Small farm lending is considered excellent.

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

In 2020, FFB made 257 small business loans totaling \$21.2 million to businesses of different sizes, of which 232 (90.3%) totaling \$13.8 million (65.4%) were PPP loans with unknown gross annual revenues. It is noted that 86.0% of small dollar loans were made in amounts of \$100,000 or less.

FFB made 59 small business loans totaling \$9.4 million to businesses of different sizes in 2019, and 31 (52.5%) of these loans totaling \$2.6 million (27.5%) were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 89.0%, the percentage of loans by volume exceeded the aggregate of all lenders at 44.9% and was slightly below the aggregate of all lenders at 32.8% by dollar amount. Therefore, the distribution of small business loans to businesses of different sizes is good, considering FFB's performance relative to the aggregate of all lenders.

FFB made a good percentage of small dollar loans (61.0%) in amounts of \$100,000 or less. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 61 small business loans totaling \$11.3 million to businesses of different sizes in 2018 and 32 (52.5%) of these loans, totaling \$3.5 million (30.8%), were made to businesses with revenues of \$1.0 million or less. While this is below the percentage of small businesses in the assessment area at 88.5%, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 45.8% and 29.4%, respectively. Therefore, the distribution of small

business loans to businesses of different sizes is good, considering FFB's performance relative to the aggregate of all lenders.

FFB made an adequate percentage of small dollar loans (59.0%) in amounts of \$100,000 or less, compared to 91.8% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

FFB made 44 small business loans totaling \$8.2 million to business of different sizes in 2017 and 23 (52.3%) of these loans, totaling \$1.8 million (21.9%), were made to businesses with revenues of \$1.0 million or less. This was below the percentage of small businesses in the assessment area at 87.2%. The percentage of loans by volume exceeded the aggregate of all lenders at 48.1% and was below the aggregate of all lenders at 31.9% by dollar amount. Therefore, the distribution of small business loans is adequate.

FFB made a good percentage of small dollar loans (70.5%) in amounts of \$100,000 or less, compared to 90.9% of small dollar loans made by the aggregate of all lenders. This indicates FFB's willingness to lend in smaller amounts that tend to represent amounts typically requested by small businesses.

Primarily based on loans made in 2019, 2018, and 2017, FFB's small business performance was below the proxy and exceeded the aggregate of all lenders. In addition, FFB consistently displayed a willingness to make small dollar loans. Therefore, the borrower distribution of small business lending is good.

### *Refinance Lending*

FFB made 69 refinance loans totaling \$8.0 million in 2020. FFB originated three refinance loans (4.3% by volume), totaling \$337,000 (4.2% by dollar amount, to borrowers with unknown-income designations.

FFB made nine (13.0%) refinance loans totaling \$469,000 (5.9%) to low-income borrowers, which was below the percentage of families (18.4%) by volume and well below the percentage by dollar amount. Given the performance compared to the proxy to low-income borrowers, the borrower distribution of refinance lending to low-income borrowers is adequate.

FFB made 15 (21.73%) refinance loans totaling \$780,000 (9.8%) to moderate-income borrowers, which exceeded the percentage of families at 17.9% by volume and was below by dollar amount. Given the performance compared to the proxy, the distribution to moderate-income borrowers is excellent.

FFB made 11 refinance loans totaling \$1.1 million to middle-income borrowers. This represents 15.9% of refinance loans by volume and 13.8% by dollar amount compared to the percentage of families at 22.0%.

FFB made 31 refinance loans totaling \$5.3 million to upper-income borrowers. This represents 44.9% of refinance loans by volume and 66.2% by dollar amount compared to the percentage of families at 41.7%.

FFB made 97 refinance loans totaling \$8.2 million in 2019. FFB originated three (3.1%) refinance loans, totaling \$142,000 (1.7% by volume), to borrowers with unknown-income designations. FFB made 12 (12.4%) refinance loans totaling \$605,000 (7.3%) to low-income borrowers, which was below the percentage of families at 18.4% by volume and well below by dollar amount. FFB substantially exceeded the aggregate of all lenders at 7.9% by volume and 4.4% by dollar amount. Given FFB's performance relative to the aggregate of all lenders, refinance loan distribution to low-income borrowers is good.

FFB made 14 (14.4%) refinance loans totaling \$811,000 (9.8%) to moderate-income borrowers, which is slightly below the percentage of families at 17.9% in volume and below in dollar amount. FFB was also slightly below the aggregate of lenders at 16.1% by volume and 11.3% by dollar amount. Given FFB's adequate performance relative to the proxy and the aggregate of all lenders, refinance loan distribution to moderate-income borrowers is good.

FFB made 22 refinance loans totaling \$1.5 million to middle-income borrowers. This represents 22.7% of refinance loans by volume and 18.0% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 23.4% by volume and 19.5% by dollar amount to middle-income borrowers.

FFB made 46 refinance loans totaling \$5.2 million to upper-income borrowers. This represents 47.4% of refinance loans by volume and 63.1% by dollar amount compared to the percentage of families at 41.7%. The aggregate of all lenders made 39.3% by volume and 47.7% by dollar amount to upper-income borrowers.

FFB made 55 refinance loans totaling \$4.2 million in 2018. FFB also originated two (3.6%) refinance loans totaling \$325,000 (7.7% by volume) to borrowers with unknown-income designations. FFB made four (7.3%) refinance loans totaling \$277,000 (6.6%) to low-income borrowers, which was well below the percentage of families at 18.6% by volume and dollar amount. This was below the aggregate of all lenders at 9.8% by volume, but it exceeded the aggregate by dollar amount at 6.2%. Given FFB's performance relative to the proxy and the aggregate of all lenders, refinance loan distribution to low-income borrowers is adequate.

FFB made 13 (23.6%) refinance loans totaling \$756,000 (17.9% by volume) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.0% by volume and was slightly below by dollar amount. This exceeded the aggregate of lenders at 21.5% by volume and 16.4% by dollar amount. Given FFB's performance relative to the proxy and the strong performance to the aggregate of all lenders, refinance loan distribution to moderate-income borrowers is excellent.

FFB made 18 refinance loans totaling \$1.2 million to middle-income borrowers. This represents 32.7% of refinance loans by volume and 29.1% by dollar amount compared to the percentage of

families at 22.1%. The aggregate of all lenders made 25.5% by volume and 23.5% by dollar amount to middle-income borrowers.

FFB made 18 refinance loans totaling \$1.6 million to upper-income borrowers. This represents 32.7% of refinance loans by volume and 38.8% by dollar amount compared to the percentage of families at 41.2%. The aggregate of all lenders made 35.5% by volume and 45.2% by dollar amount to upper-income borrowers.

Overall, FFB's refinance performance was comparable to the percentage of families and the aggregate of all lenders; therefore, the borrower distribution of refinance lending is good.

### *HMDA Lending*

FFB made 44 HMDA loans totaling \$4.7 million in 2017. FFB originated one (2.3%) HMDA loan totaling \$43,000 (0.9%) to a borrower with an unknown-income designation. FFB made four (9.1%) HMDA loans totaling \$260,000 (5.6%) to low-income borrowers, which was well below the percentage of families (18.3%) in volume and dollar amount. However, the percentage of loans by volume substantially exceeded the aggregate of all lenders at 6.8% and 3.8% by dollar amount. Compared to aggregate HMDA loans, the performance to low-income borrowers is good.

FFB made 11 (25.0%) HMDA loans totaling \$829,000 (17.8%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.1% by volume. It was slightly below by dollar amount. FFB also exceeded the aggregate volume of 24.8% and was slightly below the dollar amount of the aggregate of all lenders at 19.0%. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for HMDA loans to moderate-income borrowers is excellent.

FFB made 13 HMDA loans totaling \$1.1 million to middle-income borrowers. This represents 29.5% of HMDA loans by volume and 24.1% by dollar amount compared to the percentage of families at 21.9%. The aggregate of all lenders made 24.3% by volume and 23.0% by dollar amount to middle-income borrowers.

FFB made 15 HMDA loans totaling \$2.4 million to upper-income borrowers. This represents 34.1% of HMDA loans by volume and 51.6% by dollar amount compared to the percentage of families at 41.8%. The aggregate of all lenders made 29.9% by volume and 40.3% by dollar amount to upper-income borrowers.

Overall, FFB's HMDA performance was comparable to the proxy and the aggregate of all lenders; therefore, the borrower distribution of HMDA lending is good.

### *Home Purchase Lending*

FFB made 28 home purchase loans totaling \$3.2 million in 2020. FFB originated one (3.6%) home purchase loan totaling 125,000 (3.9%) to a borrower with an unknown-income designation. FFB made one (3.6%) home purchase loan, totaling \$84,000 (2.6%), to a low-income borrower, which was substantially below the percentage of families (18.4%) in volume and by dollar amount. Given

the performance compared to the proxy, the borrower distribution of home purchase loans to low-income borrowers is very poor.

FFB made 16 (57.1%) home purchase loans totaling \$1.4 million (44.5%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.9% by volume and dollar amount. Given the strong performance compared to the proxy, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made six home purchase loans totaling \$772,000 to middle-income borrowers. This represents 21.4% of home purchase loans by volume and 24.0% by dollar amount compared to the percentage of families at 22.0%.

FFB made four home purchase loans totaling \$804,000 to upper-income borrowers. This represents 14.3% of home purchase loans by volume and 25.0% by dollar amount compared to the percentage of families at 41.7%.

FFB made 47 home purchase loans totaling \$5.6 million in 2019. FFB made two (4.3%) home purchase loans totaling \$206,000 (3.7% by volume) to low-income borrowers, which was substantially below the percentage of families (18.4%) in volume and by dollar amount. However, the percentage of loans by volume was below the aggregate of all lenders at 7.9% and slightly below by dollar amount at 4.7%. Given the performance compared to the proxy and the aggregate of all lenders, borrower distribution of home purchase loans to low-income borrowers is poor.

FFB made 18 (38.3%) home purchase loans totaling \$1.8 million (31.2%) to moderate-income borrowers, which substantially exceeded the percentage of families at 17.9% by volume and dollar amount. This also substantially exceeded the aggregate volume and dollar amount of 26.3% and 20.2%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution of home purchase loans to moderate-income borrowers is excellent.

FFB made 15 home purchase loans totaling \$1.6 million to middle-income borrowers. This represents 31.9% of home purchase loans by volume and 28.6% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 26.1% by volume and 25.8% by dollar amount to middle-income borrowers.

FFB made 12 home purchase loans totaling \$2.0 million to upper-income borrowers. This represents 25.5% of home purchase loans by volume and 36.5% by dollar amount compared to the percentage of families at 41.7%. The aggregate of all lenders made 27.2% by volume and 38.1% by dollar amount to upper-income borrowers.

FFB made 30 home purchase loans totaling \$3.1 million in 2018. FFB made five (16.7%) home purchase loans totaling \$315,000 (10.1%) to low-income borrowers, which was slightly below the percentage of families (18.6%) in volume and below by dollar amount. However, the percentage of loans by volume and dollar amount exceeded the aggregate of all lenders at 8.6% and 5.3%, respectively. Given FFB's strong performance relative to the aggregate of all lenders, the borrower distribution of home purchase loans to low-income borrowers is good.

FFB made 13 (43.3%) home purchase loans totaling \$1.1 million (36.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.0% by volume and dollar amount. This also substantially exceeded the aggregate volume and dollar amount of 27.7% and 21.5%, respectively. Given the strong performance relative to the proxy and the aggregate of all lenders, the borrower distribution for home purchase loans to moderate-income borrowers is excellent.

FFB made four home purchase loans totaling \$507,000 to middle-income borrowers. This represents 13.3% of home purchase loans by volume and 16.3% by dollar amount compared to the percentage of families at 22.1%. The aggregate of all lenders made 24.6% by volume and 24.7% by dollar amount to middle-income borrowers.

FFB made eight home purchase loans totaling \$1.1 million to upper-income borrowers. This represents 26.7% of home purchase loans by volume and 36.8% by dollar amount compared to the percentage of families at 41.2%. The aggregate of all lenders made 26.4% by volume and 37.1% by dollar amount to upper-income borrowers.

Overall, FFB's home purchase performance was comparable to the percentage of families and the aggregate of all lenders; therefore, the borrower distribution of home purchase lending is good.

#### *Home Improvement Lending*

FFB made 20 home improvement loans totaling \$1.4 million in 2020. FFB made one (5.0%) home improvement loan totaling \$65,000 (4.8%) to a low-income borrower. This was well below the percentage of families at 18.4% by volume and dollar amount. The opportunity to lend to low-income borrowers was likely impacted by the high poverty level. Given FFB's performance to the proxy, the borrower distribution of home improvement loans to low-income borrowers is poor.

FFB made four (20.0%) home improvement loans totaling \$140,000 (10.3%) to moderate-income borrowers. This exceeded the proxy by volume (17.9%) and was below the percentage of families by dollar amount. Given FFB's performance exceeded the proxy, the borrower distribution of home improvement loans to moderate-income borrowers is excellent.

FFB made 10 home improvement loans totaling \$703,000 to middle-income borrowers. This represents 50.0% of home improvement loans by volume and 51.5% by dollar amount. This is compared to the percentage of middle-income families of 22.0%.

FFB made five home improvement loans totaling \$456,000 to upper-income borrowers. This represents 25.0% of home improvement loans by volume and 33.4% by dollar amount. This is compared to the percentage of upper-income families of 41.7%.

FFB made 33 home improvement loans totaling \$1.9 million in 2019. FFB also originated one (3.0%) home improvement loan to a borrower with an unknown-income designation. FFB made two (6.1%) home improvement loans totaling \$30,000 (1.6%) to low-income borrowers, which was well below the percentage of families at 18.4% and substantially below by dollar amount. This was slightly below the aggregate of all lenders at 7.2% by volume and well below at 5.4% by dollar



amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made six (18.2%) home improvement loans totaling \$322,000 (17.2%) to moderate-income borrowers, which exceeded the percentage of families at 17.9% by volume and was slightly below by dollar amount. This exceeded the aggregate of lenders at 15.6% by volume and substantially exceeded by dollar amount at 12.3%. Given FFB's strong performance to the proxy and aggregate of all lenders, home improvement loan distribution to moderate-income borrowers is excellent.

FFB made 11 home improvement loans totaling \$637,000 to middle-income borrowers. This represents 33.3% of home improvement loans by volume and 34.1% by dollar amount compared to the percentage of families at 22.0%. The aggregate of all lenders made 27.1% by volume and 24.5% by dollar amount to middle-income borrowers.

FFB made 13 home improvement loans totaling \$709,000 to upper-income borrowers. This represents 39.4% of home improvement loans by volume and 38.0% by dollar amount compared to the percentage of families at 41.7%. The aggregate of all lenders made 47.1% by volume and 55.0% by dollar amount to upper-income borrowers.

FFB made 64 home improvement loans totaling \$3.6 million in 2018. FFB also originated three (4.7%) home improvement loans to borrowers with unknown-income designations. FFB made four (6.3%) home improvement loans totaling \$145,000 (4.0%) to low-income borrowers, which was well below the percentage of families at 18.6% and substantially below by dollar amount. This exceeded the aggregate of all lenders at 5.2% by volume and dollar amount at 3.6%. Given FFB's weak performance relative to the proxy and strong performance to the aggregate of all lenders, borrower distribution of home improvement loans to low-income borrowers is adequate.

FFB made 18 (28.1%) home improvement loans totaling \$815,000 (22.7%) to moderate-income borrowers, which substantially exceeded the percentage of families at 18.0%. This exceeded the aggregate of lenders at 21.5% by volume and 18.6% by dollar amount. Given FFB's strong performance relative to the proxy and the aggregate of all lenders, borrower distribution of home improvement loans to moderate-income borrowers is excellent.

FFB made 14 home improvement loans totaling \$779,000 to middle-income borrowers. This represents 21.9% of home improvement loans by volume and 21.7% by dollar amount compared to the percentage of families at 22.1%. The aggregate of all lenders made 24.8% by volume and 21.8% by dollar amount to middle-income borrowers.

FFB made 25 home improvement loans totaling \$1.7 million to upper-income borrowers. This represents 39.1% of home improvement loans by volume and 48.6% by dollar amount compared to the percentage of families at 41.2%. The aggregate of all lenders made 46.5% by volume and 54.0% by dollar amount to upper-income borrowers.

Overall, FFB's home improvement performance was adequate in 2019, good in 2018, and excellent with moderate-income borrower compared to the proxy and the aggregate. Therefore, the borrower distribution of home improvement lending is good.

*Small Farm Lending*

FFB made 38 loans totaling \$2.8 million to farms of different sizes in 2020. FFB made eight (21.1%) loans totaling \$1.1 million (38.5%) to farms with revenues of \$1.0 million or less, which was substantially below the percentage of small farms in the assessment area at 98.1%. Given FFB’s performance compared to the proxy, the borrower distribution of small farm loans is poor.

FFB made a good percentage of small dollar loans (76.3%) in amounts of \$100,000 or less. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

FFB made 32 loans totaling \$4.0 million to farms of different sizes in 2019. FFB made 26 (81.3%) loans totaling \$3.5 million (85.3%) to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms in the assessment area at 98.2%. The percentage of loans by volume exceeded the aggregate of all lenders at 59.4% by number and 68.1% by dollar amount. Given FFB’s performance compared to the proxy and the aggregate of all lenders, the borrower distribution of small farm loans is excellent.

FFB made a good percentage of small dollar loans (50.0%) in amounts of \$100,000 or less. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

FFB made 25 small farm loans totaling \$3.0 million in 2018 to farms of different sizes. FFB made 22 (88.0%) small farm loans to farms with revenues of \$1.0 million or less, which was slightly below the percentage of small farms in the assessment area at 98.0%. Given FFB’s performance compared to the proxy, the borrower distribution of small farm loans is excellent.

FFB made a good percentage of small dollar loans (56.0%) in amounts of \$100,000 or less. This indicates FFB’s willingness to lend in smaller amounts that tend to represent amounts typically requested by small farms.

Overall, FFB’s small lending performance was comparable to the proxy and was good in smaller-dollar amount lending. Therefore, the distribution of small farm lending is excellent.

*Geographic Distribution of Loans*

FFB’s overall distribution of lending among geographies is adequate. Home purchase, refinance, and home improvement lending is adequate. The geographic distribution of small business loans is good and small farm lending is poor. The following gaps in lending were noted in the assessment area:

Tract Income Level	Percentage of Lending Penetration			
	2017	2018	2019	2020
Moderate	38.5%	40.0%	66.7%	46.7%
Middle	52.5%	64.2%	69.7%	65.2%
Upper	62.5%	72.2%	63.2%	68.4%
<b>Total</b>	<b>52.3%</b>	<b>62.0%</b>	<b>68.0%</b>	<b>63.0%</b>

Overall, there is a significant amount of lending gaps in this assessment area.

### *Small Business Lending*

FFB made 257 small business loans totaling \$21.2 million in 2020. FFB made 13 (5.1%) small business loans in moderate-income tracts totaling \$3.1 million (14.6%), which is well below the number of businesses in these tracts at 18.9%. Given FFB's performance relative to the proxy, the geographic distribution of small business loans in moderate-income tracts is poor.

FFB made 170 loans in middle-income tracts totaling \$12.6 million. This represents 66.1% of small business loans by volume and 59.8% by dollar amount compared to the businesses in these tracts at 59.4%.

FFB made 74 loans in upper-income tracts totaling \$5.4 million. This represents 28.8% by volume and 25.7% by amount dollar amount compared to businesses in these tracts at 21.7%.

FFB made 59 small business loans totaling \$9.4 million in 2019. FFB made nine (2.5%) small business loans in moderate-income tracts totaling \$2.5 million (26.5%), which is slightly below the number of business in these tracts at 18.9%. This exceeded the aggregate of all lenders at 15.1% by volume and substantially exceeded at 17.2% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 40 loans in middle-income tracts totaling \$4.5 million. This represents 67.8% of small business loans by volume and 47.5% by dollar amount compared to the businesses in these tracts at 59.5%. The aggregate of all lenders made 58.2% by volume and 60.2% by dollar amount in middle-income tracts.

FFB made 10 loans in upper-income tracts totaling \$2.5 million. This represents 16.9% by volume and 26.0% by dollar amount compared to businesses in these tracts at 21.7%. The aggregate of all lenders made 24.7% by volume and 22.0% by dollar amount in upper-income tracts.

FFB made 61 small business loans totaling \$11.3 million in 2018. FFB made 10 (16.4%) small business loans in moderate-income tracts totaling \$4.0 million (35.6%), which is slightly below the number of business in these tracts at 18.7%. This exceeded the aggregate of all lenders at 15.5% by volume and significantly exceeded the aggregate at 17.9% by dollar amount. Given FFB's performance relative to the proxy and the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is excellent.

FFB made 39 loans in middle-income tracts totaling \$5.6 million. This represents 63.9% of small business loans by volume and 49.7% by dollar amount compared to the businesses in these tracts at 59.8%. The aggregate of all lenders made 59.9% by volume and 59.4% by dollar amount in middle-income tracts.

FFB made 12 loans in upper-income tracts totaling \$1.7 million. This represents 19.7% by volume and 14.7% by dollar amount compared to businesses in these tracts at 21.5%. The aggregate of all lenders made 22.9% by volume and 22.1% by dollar amount in upper-income tracts.

FFB made 44 small business loans totaling \$8.2 million in 2017. FFB made five (11.4%) small business loans in moderate-income tracts totaling \$1.7 million (21.3%), which is below the number of business in these tracts at 18.2%. This was below the aggregate of all lenders at 16.7% by volume and exceeded the aggregate at 15.2% by dollar amount. Given FFB's performance relative to the proxy and the performance against the aggregate of all lenders, the geographic distribution of small business loans in moderate-income tracts is good.

FFB made 29 loans in middle-income tracts totaling \$5.4 million. This represents 65.9% of small business loans by volume and 66.4% by dollar amount compared to the businesses in these tracts at 59.1%. The aggregate of all lenders made 60.4% by volume and 63.4% by dollar amount in middle-income tracts.

FFB made 10 loans in upper-income tracts totaling \$1.0 million. This represents 22.7% by volume and 12.3% by dollar amount compared to businesses in these tracts at 22.7%. The aggregate of all lenders made 21.5% by volume and 20.9% by dollar amount in upper-income tracts.

Overall, FFB's performance was slightly below proxy and exceeded the aggregate of all lenders. Therefore, the geographic distribution of small business lending is good.

#### *Refinance Lending*

FFB made 69 refinance loans totaling \$8.0 million in 2020. FFB made one (1.4%) refinance loan totaling \$58,000 (0.7%) in a moderate-income tract, which was substantially below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of refinance loans in moderate-income tracts is very poor.

FFB made 44 refinance loans totaling \$4.1 million in middle-income tracts. This represents 63.8% of refinance loans by volume and 51.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%.

FFB made 24 (34.8%) refinance loans totaling \$3.8 million (47.9%) in upper-income tracts compared to the percentage of owner-occupied units in these tracts at 22.1%.

FFB made 97 refinance loans totaling \$8.2 million in 2019. FFB made five (5.2%) refinance loans totaling \$360,000 (4.4%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. The percentage of loans by volume and dollar amount was below the aggregate at 10.0% and 7.7%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is adequate.

FFB made 59 refinance loans totaling \$4.2 million in middle-income tracts. This represents 60.8% of refinance loans by volume and 50.7% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%. The aggregate of all lenders made 65.5% by volume and 63.2% by dollar amount in middle-income tracts.

FFB made 33 (34.0%) refinance loans totaling \$3.7 million (45.0%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 22.1%. The aggregate of all lenders made 24.5% by volume and 29.1% by dollar amount in upper-income tracts.

FFB made 55 refinance loans totaling \$4.2 million in 2018. FFB made two (3.6%) refinance loans totaling \$122,000 (2.9%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. The percentage of loans by volume and dollar amount was also well below the aggregate at 11.9% and 10.0%, respectively. Given FFB's performance relative to the proxy and to the aggregate of all lenders, the geographic distribution of refinance loans in moderate-income tracts is poor.

FFB made 39 refinance loans totaling \$2.9 million in middle-income tracts. This represents 70.9% of refinance loans by volume and 68.0% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.7%. The aggregate of all lenders made 69.5% by volume and 67.7% by dollar amount in middle-income tracts.

FFB made 14 (25.5%) refinance loans totaling \$1.2 million (29.1%) in upper-income tracts, compared to the percentage of owner-occupied units in these tracts at 21.1%. The aggregate of all lenders made 18.6% by volume and 22.4% by dollar amount in upper-income tracts.

Overall, FFB's refinance lending performance was generally comparable to the proxy and the aggregate of all lenders; therefore, the geographic distribution of refinance lending is adequate.

#### *HMDA Lending*

FFB made 44 HMDA loans totaling \$4.7 million in 2017. FFB made two (4.5%) HMDA loans totaling \$272,000 (5.8%) in moderate-income tracts. This was well below the percentage of owner-occupied units in these tracts at 11.1% by volume and below by dollar amount. The percentage of loans was also well below the aggregate of lenders in volume at 13.3% and below the aggregate by dollar amount at 11.0%. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of HMDA loans in moderate-income tracts is poor.

FFB made 26 HMDA loans totaling \$2.5 million in middle-income census tracts. This represents 59.1% by volume and 53.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%. The aggregate of all lenders made 68.7% by volume and 67.6% by dollar amount in middle-income tracts.

FFB made 16 HMDA loans totaling \$1.9 million in upper-income census tracts. This represents 36.4% by volume and 40.9% by dollar amount compared to the percentage of owner-occupied units in these tracts at 22.1%. The aggregate of all lenders made 18.0% by volume and 21.4% by dollar amount in upper-income tracts.

Overall, FFB's HMDA lending performance was well below the aggregate of all lenders and proxy; therefore, the geographic distribution of HMDA lending is poor.

### *Home Purchase Lending*

FFB made 28 home purchase loans totaling \$3.2 million in 2020. FFB made two (7.1%) home purchase loans totaling \$218,000 (6.8%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. Given FFB's performance relative to the proxy, the geographic distribution of home purchase loans in moderate-income tracts is adequate.

FFB made 21 home purchase loans totaling \$2.2 million in middle-income tracts. This represents 75.0% of home purchase loans by volume and 68.5% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%.

FFB made five home purchase loans totaling \$797,000 in upper-income tracts. This represents 17.9% of home purchase loans by volume and 24.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 22.1%.

FFB made 47 home purchase loans totaling \$5.6 million in 2019. FFB made five (10.6%) home purchase loans totaling \$511,000 (9.1%) in moderate-income census tracts. This was slightly below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. The percentage of loans was also below the aggregate of lenders in volume and dollar amount at 15.8% and 12.7%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home purchase loans in moderate-income tracts is good.

FFB made 28 home purchase loans totaling \$3.1 million in middle-income census tracts. This represents 59.6% by volume and 56.1% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%. The aggregate of all lenders made 66.8% by volume and 65.4% by dollar amount in middle-income tracts.

FFB made 14 home purchase loans totaling \$2.0 million in upper-income census tracts. This represents 29.8% by volume and 34.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 22.1%. The aggregate of all lenders made 17.4% by volume and 21.9% by dollar amount in upper-income tracts.

FFB made 30 home purchase loans totaling \$3.1 million in 2018. FFB made two (6.7%) home purchase loans totaling \$211,000 (6.8%) in moderate-income census tracts. This was below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. The percentage of loans also was well below the aggregate of lenders in volume and below the aggregate by dollar amount at 14.7% and 11.9%, respectively. Given FFB's performance compared to the proxy and the aggregate of all lenders by volume, the geographic distribution of home purchase loans in moderate-income tracts is adequate.

FFB made 23 home purchase loans totaling \$2.3 million in middle-income census tracts. This represents 76.7% by volume and 72.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.7%. The aggregate of all lenders made 68.8% by volume and 67.8% by dollar amount in middle-income tracts.

FFB made five home purchase loans totaling \$639,000 in upper-income census tracts. This represents 16.7% by volume and 20.6% by dollar amount compared to the percentage of owner-occupied units in these tracts at 21.1%. The aggregate of all lenders made 16.4% by volume and 20.3% by dollar amount in upper-income tracts.

Overall, FFB's home purchase lending performance was comparable to the aggregate of all lenders and proxy; therefore, the geographic distribution of home purchase lending is adequate.

### *Home Improvement Lending*

FFB made 20 home improvement loans totaling \$1.4 million in 2020. FFB made no home improvement loans in moderate-income tracts, compared to the percentage of owner-occupied units in these tracts at 11.1%. Given FFB's performance compared to the proxy, the geographic distribution of home improvement loans in moderate-income tracts is very poor.

FFB made 12 home improvement loans totaling \$576,000 in middle-income tracts. This represents 60.0% of home improvement loans by volume and 42.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%.

FFB made eight home improvement loans totaling \$788,000 in upper-income tracts. This represents 40.0% of home improvement loans by volume and 57.8% by dollar amount compared to the percentage of owner-occupied units in these tracts at 22.1%.

FFB made 33 home improvement loans totaling \$1.9 million in 2019. FFB made two (6.1%) home improvement loans totaling \$156,000 (8.4%) in moderate-income tracts, which was below the percentage of owner-occupied units in these tracts at 11.1% by volume and dollar amount. The percentage of loans by volume and dollar amount was also below the aggregate of all lenders at 11.2% and slightly below at 9.6%, respectively. Given FFB's performance compared to the proxy and to the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is adequate.

FFB made 16 home improvement loans totaling \$754,000 in middle-income tracts. This represents 48.5% of home improvement loans by volume and 40.4% by dollar amount compared to the percentage of owner-occupied units in these tracts at 66.8%. The aggregate of all lenders made 63.7% by volume and 65.4% by dollar amount in middle-income tracts.

FFB made 15 home improvement loans totaling \$958,000 in upper-income tracts. This represents 45.5% of home improvement loans by volume and 51.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 22.1%. The aggregate of all lenders made 25.0% by volume and 24.9% by dollar amount in upper-income tracts.

FFB made 64 home improvement loans totaling \$3.6 million in 2018. FFB made two (3.1%) home improvement loans totaling \$54,000 (1.5%) in moderate-income tracts, which was well below the percentage of owner-occupied units in these tracts at 11.1% by volume and substantially below by dollar amount. The percentage of loans by volume was well below at 7.3% compared to the

aggregate of all lenders, and it was substantially below by dollar amount at 7.1%. Given FFB's performance compared to the proxy and the aggregate of all lenders, the geographic distribution of home improvement loans in moderate-income tracts is poor.

FFB made 37 home improvement loans totaling \$1.9 million in middle-income tracts. This represents 57.8% of home improvement loans by volume and 54.3% by dollar amount compared to the percentage of owner-occupied units in these tracts at 67.7%. The aggregate of all lenders made 66.5% by volume and 65.4% by dollar amount in middle-income tracts.

FFB made 25 home improvement loans totaling \$1.6 million in upper-income tracts. This represents 39.1% of home improvement loans by volume and 44.2% by dollar amount compared to the percentage of owner-occupied units in these tracts at 21.1%. The aggregate of all lenders made 26.2% by volume and 27.5% by dollar amount in upper-income tracts.

Overall, FFB's home improvement lending performance was slightly below proxy and the aggregate of all lenders. Therefore, the geographic distribution of home improvement loans is adequate.

### *Small Farm Lending*

FFB made 38 small farm loans totaling \$2.8 million in 2020. FFB made no small farm loans in moderate-income tracts, while the percentage of small farms in these tracts was 2.2%. Given FFB's performance compared to the proxy, the geographic distribution of small farm loans in moderate-income tracts is poor.

FFB made 18 small farm loans totaling \$1.0 million in middle-income tracts. This represents 47.4% of small farm loans by volume and 36.5% by dollar amount compared to the percentage of small farms in these tracts at 64.4%.

FFB made 20 small farm loans totaling \$1.8 million in upper-income tracts. This represents 52.6% of small farm loans by volume and 63.5% by dollar amount compared to the percentage of small farms in these tracts at 33.4%.

FFB made 32 small farm loans totaling \$4.0 million in 2019. FFB made no small farm loans in moderate-income tracts, compared to the percentage of small farms in these tracts at 2.1%. The percentage of loans was substantially below the aggregate of all lenders by volume and dollar amount at 1.7% and 1.0%, respectively. Given FFB's performance compared to the proxy, the geographic distribution of small farm loans in moderate-income tracts is poor.

FFB made 24 small farm loans totaling \$3.1 million in middle-income tracts. This represents 75.0% of small farm loans by volume and 76.5% by dollar amount compared to the percentage of small farms in these tracts at 64.3%.

FFB made eight small farm loans totaling \$950,000 in upper-income tracts. This represents 25.0% of small farm loans by volume and 23.5% by dollar amount compared to the percentage of small farms in these tracts at 33.6%.



FFB made 25 small farm loans totaling \$3.0 million in 2018. FFB made no small farm loans in moderate-income tracts, compared to the percentage of small farms in these tracts at 1.8%. The percentage of loans was also substantially below the aggregate of all lenders by volume and dollar amount at 1.3% and 1.9%, respectively. Given FFB's performance compared to the proxy, the geographic distribution of small farm loans in moderate-income tracts is poor.

FFB made 21 small farm loans totaling \$2.6 million in middle-income tracts. This represents 84.0% of small farm loans by volume and 88.0% by dollar amount compared to the percentage of small farms in these tracts at 64.6%.

FFB made four small farm loans totaling \$360,000 in upper-income tracts. This represents 16.0% of small farm loans by volume and 12.0% by dollar amount compared to the percentage of small farms in these tracts at 33.6%.

Overall, FFB's small farm lending performance was well below proxy and the aggregate of all lenders. Therefore, the geographic distribution of home improvement loans is poor.

### ***Community Development Lending***

FFB originated one community development loan totaling \$8.0 million during the evaluation period. This is FFB's eighth-largest percentage of community development lending by dollar amount, which represents approximately 1.8% of FFB's total community development loans made during the evaluation period. FFB made a construction loan to build a dairy farm and visitor center, which will help promote economic development and create new jobs for low- and moderate-income people in Mercer County. While FFB ranks second with a deposit market share of 6.4% in this assessment area, there is significant competition among 48 other financial institutions serving this market. Therefore, FFB makes an adequate level of community development loans in the Nonmetropolitan Ohio assessment area.

### ***Flexible Lending Programs***

FFB made 25 flexible mortgage-type loans totaling \$2.5 million in this assessment area designed to provide affordable options for low- and moderate-income homebuyers with limited credit history. FFB made 57 flexible consumer-type loans totaling \$32,500 in programs designed to help borrowers establish or rebuild credit history and save money. This is FFB's ninth-largest percentage of mortgage- and consumer-type flexible lending activity by dollar amount.

The following tables show the percentage of these flexible mortgage and consumer loan programs by volume and dollar amount by tract and borrower income compared to the percentage of owner-occupied units, households, or families, as appropriate:

Geographic Distribution of Flexible Mortgage Loan Programs									
	Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
Loan Program	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)	% - #	\$ - %	O/O % (2020)
All Flexible Mortgage Loan Programs	16.0%	15.8%	11.1%	72.0%	69.7%	66.8%	12.0%	14.5%	22.1%

FFB's flexible mortgage lending in moderate-income tracts by number and dollar amount exceeded the percentage of owner-occupied units.

Borrower Distribution of Flexible Mortgage Loan Programs												
	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
Loan Program	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)	% - #	\$ - %	% Fam (2020)
All Flexible Mortgage Loan Programs	0.0%	0.0%	18.4%	16.0%	15.8%	17.9%	72.0%	69.7%	22.0%	12.0%	14.5%	41.7%

FFB's flexible mortgage lending to moderate-income borrowers by number and dollar amount was below the percentage of families, and FFB made no flexible mortgage loans to low-income borrowers during the evaluation period.

Borrower Distribution of Flexible Consumer Loan Programs												
	Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
Loan Program	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)	% - #	\$ - %	% HH (2020)
All Flexible Consumer Loan Programs	56.1%	57.2%	21.4%	28.1%	25.8%	16.9%	7.0%	6.5%	18.7%	1.8%	6.2%	43.1%

FFB's flexible consumer lending to low- and moderate-income borrowers by number and dollar amount exceeded the percentage of households. Also, FFB did not make flexible consumer loans in moderate-income tracts during the evaluation period.

FFB made 232 small business PPP loans totaling \$13.8 million in this assessment area. The following table shows the percentage by volume and dollar amount of these loans by tract income compared to the percentage of businesses in these tracts. This is FFB's ninth-largest percentage of PPP lending activity by dollar amount.

<b>Geographic Distribution of CRA-Reportable Small Business Paycheck Protection Program Loans</b>			
<b>Tract Income Level</b>	<b>Percentage of Loans by Number of Loans</b>	<b>Percentage of Loans by Dollar Amount</b>	<b>Percentage of Businesses</b>
Moderate	3.4%	10.3%	18.9%
Middle	67.7%	60.6%	59.4%
Upper	28.9%	29.1%	21.7%

FFB’s PPP lending in moderate-income tracts by number and dollar amount was below the percentage of businesses in these geographies.

Therefore, FFB makes limited use of flexible lending practices in serving the assessment area’s credit needs based on FFB’s performance, mostly being below demographic comparators.

**Investment Test**

New investments consist of a \$5.0 million LITHC, which is considered to be a complex investment that requires substantial knowledge and time commitment to properly manage.

FFB also made nine donations totaling \$174,000. These donations supported a few organizations and non-profits to fund affordable housing and initiatives aimed at responding to community needs and improving the financial stability of individuals and families. Also, consideration was given to qualified activities in response to COVID-19. The following table reflects the total number of community development donations by purpose, number, and dollar amount:

<b>Purpose of CD Donation</b>	<b>#</b>	<b>\$</b>
Services to LMI Individuals	7	\$134,000
Affordable Housing	1	\$25,000
Economic Development	1	\$15,000
<b>Total</b>	<b>9</b>	<b>\$174,000</b>

In particular, FFB donated \$35,000 to four agencies that provide aid to those experiencing financial hardship due to the COVID-19 emergency. These donations primarily assisted community response funds that provide financial and food assistance. All of the donations supported low- or moderate-income households impacted by COVID-19. These donations are considered particularly responsive because these activities benefit low- or moderate-income households.

Of the donations, two of the largest in this assessment area include a \$25,000 donation to YWCA of Van Wert County to fund a grant to support affordable housing and workforce development for low- and moderate-income individuals and a \$15,000 donation that assists a local development corporation attract new jobs and capital investment to rural Ohio. These donations are responsive, considering community contacts stressed the need for affordable housing and workforce development targeted to lower-income individuals.

FFB made 1.2% of its total qualified community development investments and donations in Nonmetropolitan Ohio during this evaluation period, which is below the percentage of total deposits at 6.1% and below the percentage of total loans at 2.4%. This is FFB's tenth-largest percentage of qualified community development investment activity and sixth-largest percentage of COVID-19 relief donations. FFB's qualified investments and donations exhibit a good responsiveness to the need for affordable housing, services to low- and moderate-income individuals, support for small businesses, and COVID-19 relief. These were all needs identified by community contacts and performance context information described previously in this report. Therefore, FFB made a significant level of qualified community development investments in the Nonmetropolitan Ohio assessment area.

Lastly, FFB made an impact donation totaling \$5,000 to a program that helps empower low- and moderate-income women and address racism. This donation represents 1.6% of FFB's total impact made during the evaluation period.

### **Service Test**

FFB's delivery systems (branch and non-branch) are reasonably accessible to FFB's geographies. FFB's record of opening and closing branches has not adversely affected accessibility of its branch delivery systems. The reasonableness of FFB's business hours and specialized deposit product services does not vary in a way that inconveniences its assessment area. Lastly, FFB provides few, if any, community development services.

### ***Retail Services***

Since the previous evaluation, FFB expanded its presence in this market as a result of the MainSource acquisition. FFB acquired one branch with an ATM in a middle-income tract. FFB also consolidated three branches with ATMs (two were located in moderate-income tracts and one in a middle-income tract; the tract-income designations for the surviving branches remained the same). Presently, FFB maintains 10 branches with full-service ATMs throughout the assessment area. The one branch located in the moderate-income tract provides branch coverage within the city of Wilmington. Overall, FFB's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly in moderate-income tracts.

Business hours and services provided do not vary in a way that inconveniences certain portions of the assessment area, including moderate-income geographies or to low- and moderate-income households, and are consistent with the services and hours discussed in the Institution assessment. The branches provide drive-through and extended and/or weekend hours of service consistently across the assessment area. FFB's branch offices in this assessment area represent 6.9% of its total branches.

The following table illustrates the percentage of branch offices by tract income compared to the number and percentage of census tracts and the percentage of households and businesses in those tracts as of June 30, 2020, based on 2015 U.S. Census data:

**Geographic Distribution of Branches and ATMs**

Exam: First Financial Bank 2021  
Assessment Area(s): 2020 OH Nonmetropolitan

Analysis Year: 2020

Tract Income Level	BRANCHES							ATMS							DEMOGRAPHICS*								
	Total Branches		Opened**	Closed***	Drive-Through	Extended Hours	Weekend Hours	Total ATMs		Full Service			Cash Only				Census Tracts	Households	Total Businesses				
	#	%	#	#	#	#	#	Total	%	Total	%	Opened	Closed	Total	%	Opened	Closed	#	%	%	%		
Moderate	Total	1	10.0%	0	2	1	0	1	Total	1	10.0%	1	10.0%	0	2	0	0.0%	0	0	15	15.0%	15.0%	18.9%
	DTO	0		0	0	0		0	Stand Alone	0		0	0	0	0			0	0				
	LS	0		0	0			0															
Middle	Total	6	60.0%	1	1	6	3	6	Total	6	60.0%	6	60.0%	0	1	0	0.0%	0	0	66	66.0%	65.2%	59.5%
	DTO	0		0	0	0		0	Stand Alone	0		0	0	0	0			0	0				
	LS	0		0	0			0															
Upper	Total	3	30.0%	0	0	3	2	3	Total	3	30.0%	3	30.0%	0	2	0	0.0%	0	0	19	19.0%	19.8%	21.7%
	DTO	0		0	0	0		0	Stand Alone	0		0	0	2	0			0	0				
	LS	0		0	0			0															
Unknown	Total	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0		0	Stand Alone	0		0	0	0	0			0	0				
	LS	0		0	0			0															
<b>Totals</b>	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>1</b>	<b>3</b>	<b>10</b>	<b>5</b>	<b>10</b>	<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	DTO	0		0	0	0		0	Stand Alone	0		0	0	2	0			0	0				
	LS	0		0	0			0															

DTO - Drive Thru Only  
 LS - Limited Service  
 Shaded rows indicate totals; unshaded rows are a subset of shaded rows  
 \*Based on 2015 census data  
 \*\*Acquired branches  
 \*\*\*Closed branches are only included in the "Closed" column and are not included in any other totals

The distribution of branches was below the percentage of moderate-income census tracts and households, but it exceeded the percentage of total businesses in these tracts.

Due to an increased demand in ITM usage during the COVID-19 pandemic, FFB added a new ITM (2.5%) in Nonmetropolitan Ohio in Sandusky County.

The following table shows the percentage and number of customers by tract income that accessed FFB’s non-branch delivery systems (online and/or mobile platforms) between April and September 2020 compared to the percentage of households in these tracts:

<b>Online and Mobile Banking Usage by Tract Income Level April - September 2020</b>							
<b>Tract Income Level</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>Percentage of Households by Tract Income (2020)</b>
Moderate	3.7%	3.7%	3.6%	3.6%	3.8%	3.7%	15.0%
Middle	64.7%	64.6%	64.7%	64.7%	65.4%	64.9%	65.2%
Upper	31.6%	31.7%	31.6%	31.7%	30.8%	31.4%	19.8%
<b>Total Customers</b>	<b>11,253</b>	<b>11,100</b>	<b>11,207</b>	<b>11,181</b>	<b>9,501</b>	<b>11,086</b>	

The percentage of customers in low-income tracts that accessed FFB’s online and/or mobile banking platforms was significantly below the percentage of households in those tracts, while the percentage of customers in moderate-income tracts that accessed these platforms was comparable to the percentage of households in those tracts. Therefore, FFB’s delivery systems (branch and non-branch) are reasonably accessible to the bank’s geographies and individuals of different income levels in the Nonmetropolitan Ohio assessment area.

FFB originated 106 new accounts through specialized deposit programs in this assessment area. The data for these accounts, which were opened between January 1, 2017, through December 31, 2020, shows nine (8.5%) new specialized deposit accounts were opened by customers located in moderate-income, 65 (61.3%) in middle-income, and 32 (30.2%) in upper-income tracts.

The following table displays the percentage new specialized deposit accounts originated by program and income tract designation compared to the percentage of households:

Geographic Distribution of New Accounts Originated through Specialized Deposit Programs						
Deposit Program	Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts	
	%	% HH by Tract (2019)	% - #	% HH by Tract (2019)	%	% HH by Tract (2019)
Backpocket	6.4%	15.0%	61.5%	65.2%	32.1%	19.8%
All Other Specialized Deposit Programs	14.3%	15.0%	60.7%	65.2%	25.0%	19.8%
<b>Totals</b>	<b>8.5%</b>	<b>15.0%</b>	<b>61.3%</b>	<b>65.2%</b>	<b>30.2%</b>	<b>19.8%</b>

The data shows 8.5% of FFB’s specialized deposit product services were originated in moderate-income tracts, which is significantly below the percentage of households in these tracts. Therefore, FFB’s specialized deposit product services may vary in a way that inconveniences portions of its assessment area.

In response to customers affected by COVID-19, FFB refunded or waived late fees and/or overdraft charges. The following table shows the percentage by number and dollar amount of total refunded fees between March 27, 2020, and June 30, 2020, by tract income compared to the percentage of households in those tracts:

Geographic Distribution of Fee Waivers (Refunds)			
Tract Income Level	Percentage of Refunds by Number	Percentage of Refunds by Amount	Percentage of Households
Moderate	6.4%	10.0%	15.0%
Middle	73.4%	73.9%	65.2%
Upper	20.2%	16.1%	19.8%
<b>Total Refunds</b>	<b>109</b>	<b>\$4,380</b>	

Fee waivers made to customers was below the proxy in moderate-income tracts. As a result, these retail banking service activities are considered moderately responsive.

**Community Development Services**

FFB makes few, if any, community development services in the Nonmetropolitan Ohio assessment area. During the evaluation period, one employee provided 15 hours of leadership and financial expertise as board of education officer and committee member for a school district that primarily serves low- and moderate-income students. This represents 0.3% of all community development services and 0.2% of total reported service hours, which is substantially less than the percentage of total deposits at 6.1% and the percentage of branch offices at 6.9%. This exhibits a poor

responsiveness to credit and community development needs, considering FFB has a major presence in this market.

**METROPOLITAN AREAS**  
*(Limited-scope Review)*

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN OHIO**

- **Columbus OH MSA**
  - As of June 30, 2020, FFB operated five branches in the assessment area, representing 20.0% of its branches in Ohio.
  - As of June 30, 2019, FFB had \$529.8 million in deposits in this assessment area, representing a market share of 0.7% and 28.1% of its statewide deposits.
- **Lima OH MSA**
  - As of June 30, 2020, FFB operated one branch in the assessment area, representing 4.0% of its branches in Ohio.
  - As of June 30, 2019, FFB had \$60.5 million in deposits in this assessment area, representing a market share of 2.8% and 3.2% of its statewide deposits.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO**

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with FFB’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices H, I, and J for information regarding these areas.

Assessment Area	Lending Test	Investment Test	Service Test
Columbus OH MSA	Above	Consistent	Consistent
Lima OH MSA	Below	Consistent	Consistent

For the lending test, FFB received a “High Satisfactory” rating in Ohio. Performance in the Columbus MSA was above FFB’s performance for Ohio and below in the Lima MSA. Lending levels reflect an excellent responsiveness to credit needs in the Columbus MSA and an adequate responsiveness in the Lima MSA. The borrower distribution is adequate for HMDA loans and the distribution of businesses of different revenue sizes in each assessment area. The geographic distribution of loans is good with a moderate level of lending gaps in the Columbus MSA. In contrast, the performance in the Lima MSA was poor with a substantial level of lending gaps. FFB is a leader in making community development loans in the Columbus MSA. FFB originated or renewed 20 loans totaling \$83.2 million. This is FFB’s second-largest percentage of community development lending by dollar amount and represents approximately 20.3% of FFB’s total community development loans made during the evaluation period. FFB also makes use of flexible lending practices in serving credit needs in the Columbus MSA. FFB did not make any community development loans in the Lima MSA.

For the investment test, FFB received an “Outstanding” rating in Ohio. Performance in the Columbus and Lima assessment areas was consistent with FFB’s performance for the state, primarily due to excellent levels of qualified investments and contributions relative to FFB’s operational presence in these assessment areas. Specifically, FFB had \$77.8 million in qualified investments and donations in the Columbus MSA, which is FFB’s second-largest percentage of



qualified community development investment activity by dollar amount. Lastly, FFB made an impact donation totaling \$4,000 to an affordable housing agency in Columbus. This donation represents 1.3% of FFB's total impact made during the evaluation period.

For the service test, FFB received a "Low Satisfactory" rating in Ohio. The performance in the Columbus and Lima assessment areas was consistent with FFB's performance in the state. Delivery systems are reasonably accessible in the Columbus MSA and unreasonably inaccessible to a portion of the Lima MSA. The record of opening and closing of branches has not adversely affected the accessibility of FFB's delivery systems, and business hours do not vary in a way that inconveniences either assessment area. FFB has one (2.5%) ITM in the Columbus MSA in a low-income tract. Also, specialized deposit product services are tailored to the convenience and needs of low- and moderate-income geographies in the Columbus MSA. Lastly, FFB provides an adequate level of community development services in the Columbus MSA and a relatively high level in the Lima MSA. The consistent performance was primarily due to the level of community development services relative to FFB's operational presence in these assessment areas.

The performance in the limited-scope assessment areas did not change the overall state rating.

**APPENDIX A**

**SCOPE OF EXAMINATION**

<b>TIME PERIOD REVIEWED</b>		Lending Test: 01/01/2017–06/30/2020 CD Loans, Investments, and Services: 01/01/2018–12/31/2020	
<b>FINANCIAL INSTITUTION</b> First Financial Bank / 255 East Fifth Street / Cincinnati, OH			<b>PRODUCTS REVIEWED</b> Home Purchase / Refinance / Home Improvement / Small Business / Small Farm
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONS HIP</b>		<b>PRODUCTS REVIEWED</b> -
First Financial Foundation	Domestic Entity Other		Donations
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
<i>Multistates</i>			
<ul style="list-style-type: none"> <li>Cincinnati OH-KY-IN MSA</li> <li>Louisville/Jefferson County, KY-IN MSA</li> </ul>	Full-scope review Full-scope review	None	The lending evaluation period did not include 2017 for Louisville/Jefferson County, KY-IN MSA
<i>States</i>			
<b>ILLINOIS</b>		None	
<ul style="list-style-type: none"> <li>Danville, IL MSA</li> <li>Kankakee, IL MSA</li> <li>Nonmetropolitan Illinois</li> </ul>	Limited-scope review Full-scope review Limited-scope review		The lending evaluation period did not include 2017 in Illinois
<b>INDIANA</b>		None	
<ul style="list-style-type: none"> <li>Bloomington, IN MSA</li> <li>Columbus, IN MSA</li> <li>Fort Wayne, IN MSA</li> <li>Gary, IN MSA</li> <li>Indianapolis-Carmel-Anderson, IN MSA</li> <li>Lafayette-West Lafayette, IN MSA</li> <li>Nonmetropolitan Indiana</li> </ul>	Limited-scope review Limited-scope review Limited-scope review Full-scope review Limited-scope review Full-scope review		FFB exited Fort Wayne, IN market in 2017. Lending activities from this assessment area were not considered in this evaluation; community development activities were considered at the institution level.

<p><b>KENTUCKY</b></p> <ul style="list-style-type: none"> <li>• Nonmetropolitan Kentucky</li> </ul>	<p>Full-scope review</p>	<p>None</p>	<p>The lending evaluation period did not include 2017</p>
<p><b>OHIO</b></p> <ul style="list-style-type: none"> <li>• Columbus, OH MSA</li> <li>• Dayton, OH MSA</li> <li>• Lima, OH MSA</li> <li>• Nonmetropolitan Ohio</li> </ul>	<p>Limited-scope review Full-scope review Limited-scope review Full-scope review</p>	<p>None</p>	

**APPENDIX B**

**SUMMARY OF INSTITUTION AND MULTISTATE METROPOLITAN AREA  
AND STATE RATINGS**

<b>State or Multistate Metropolitan Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State Rating</b>
Institution	Outstanding	Outstanding	High Satisfactory	Outstanding
<b>Multistate Ratings</b>				
Cincinnati OH-KY-IN MSA	Outstanding	Outstanding	Outstanding	Outstanding
Louisville/Jefferson County, KY-IN MSA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
<b>State Ratings</b>				
Illinois	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Indiana	Outstanding	Outstanding	Outstanding	Outstanding
Kentucky	Low Satisfactory	Needs to Improve	Needs to Improve	Needs to Improve
Ohio	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

**APPENDIX C**

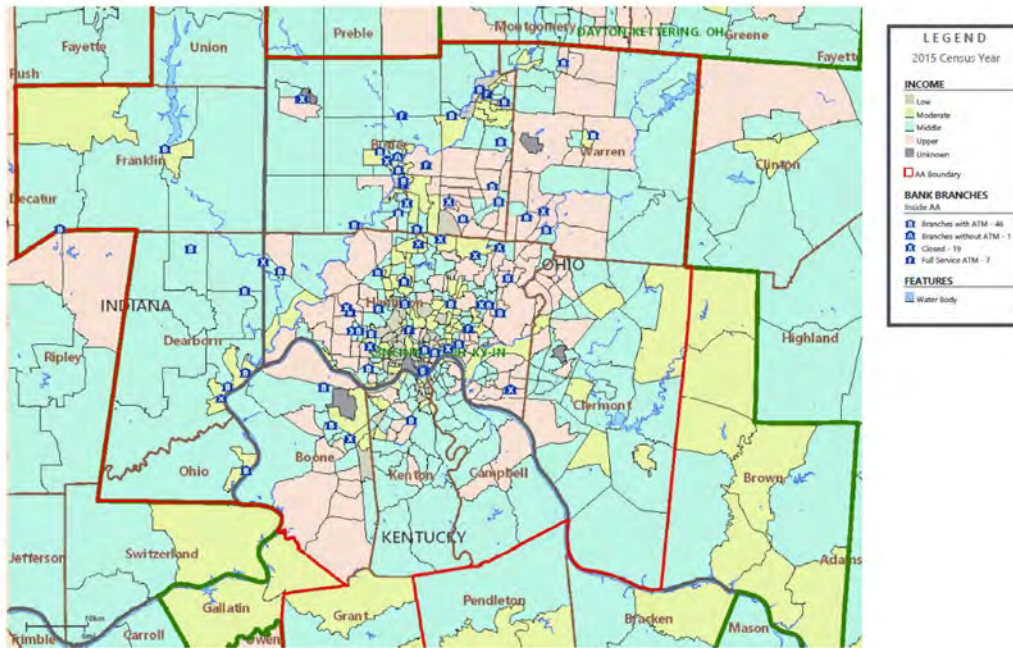
**SUMMARY OF LIMITED-SCOPE REVIEWS**

<b>Assessment Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>State of Illinois</b>			
Danville, IL MSA	Low Satisfactory	Outstanding	High Satisfactory
Nonmetropolitan Illinois	Low Satisfactory	Needs to Improve	High Satisfactory
<b>State of Indiana</b>			
Bloomington, IN MSA	High Satisfactory	Needs to Improve	Low Satisfactory
Columbus, IN MSA	High Satisfactory	Needs to Improve	Outstanding
Fort Wayne, IN MSA	N/A	N/A	N/A
Gary, IN MD	Low Satisfactory	Outstanding	High Satisfactory
Lafayette-West Lafayette, IN MSA	Low Satisfactory	Outstanding	High Satisfactory
<b>State of Ohio</b>			
Columbus, OH MSA	Outstanding	Outstanding	Low Satisfactory
Lima, OH MSA	Low Satisfactory	Outstanding	Low Satisfactory

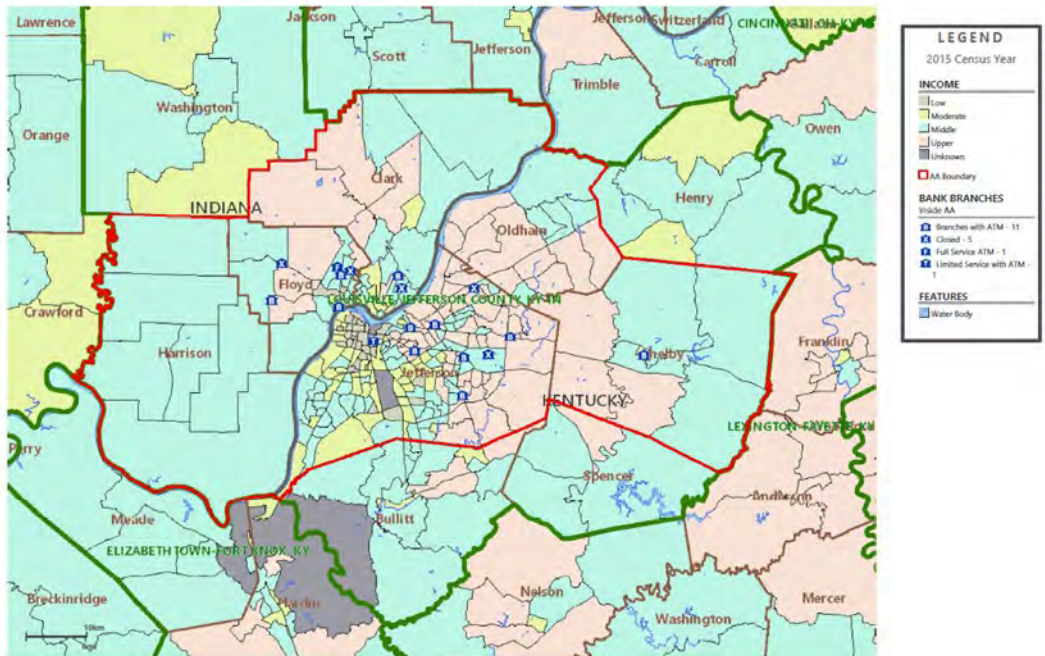
## APPENDIX D

### ASSESSMENT AREA MAPS

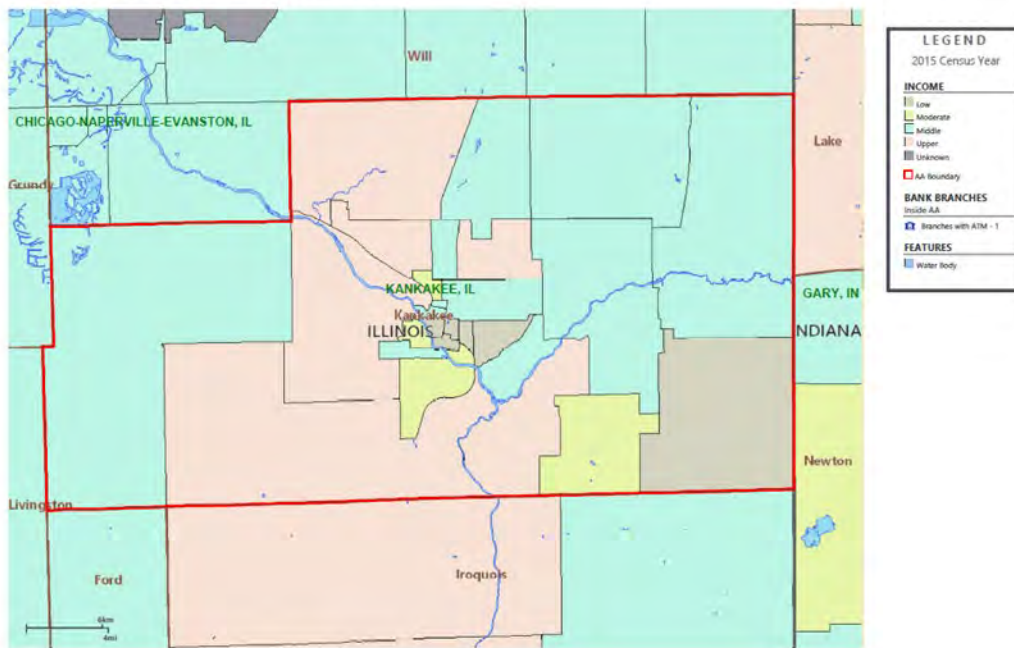
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Assessment Area: 2019 Louisville/Jefferson County, KY-IN MSA #31140

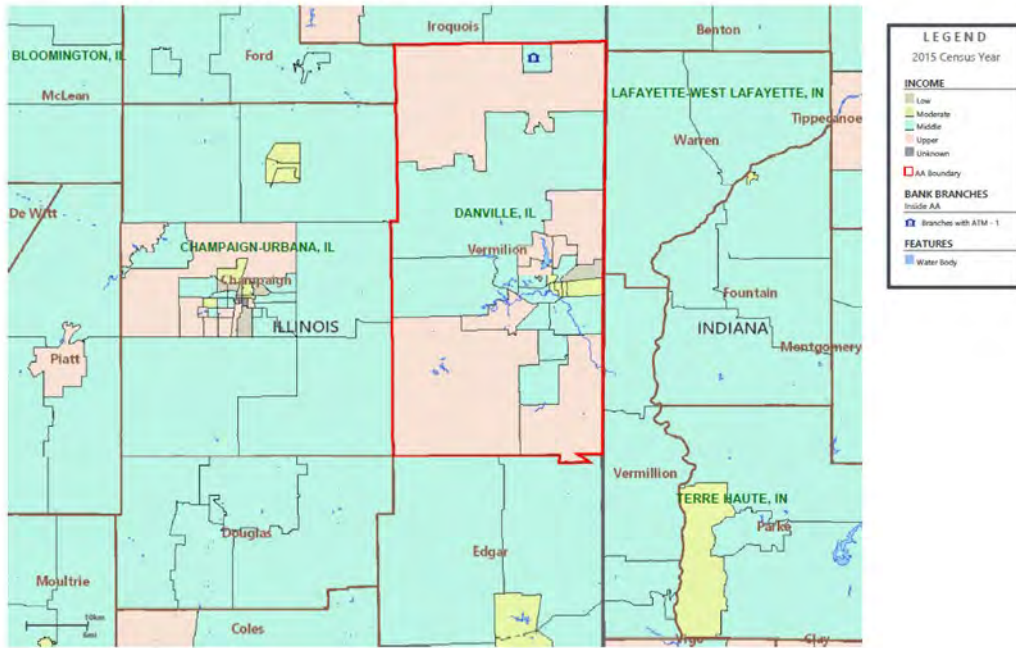


Assessment Area: 2019 Kankakee, IL MSA #28100



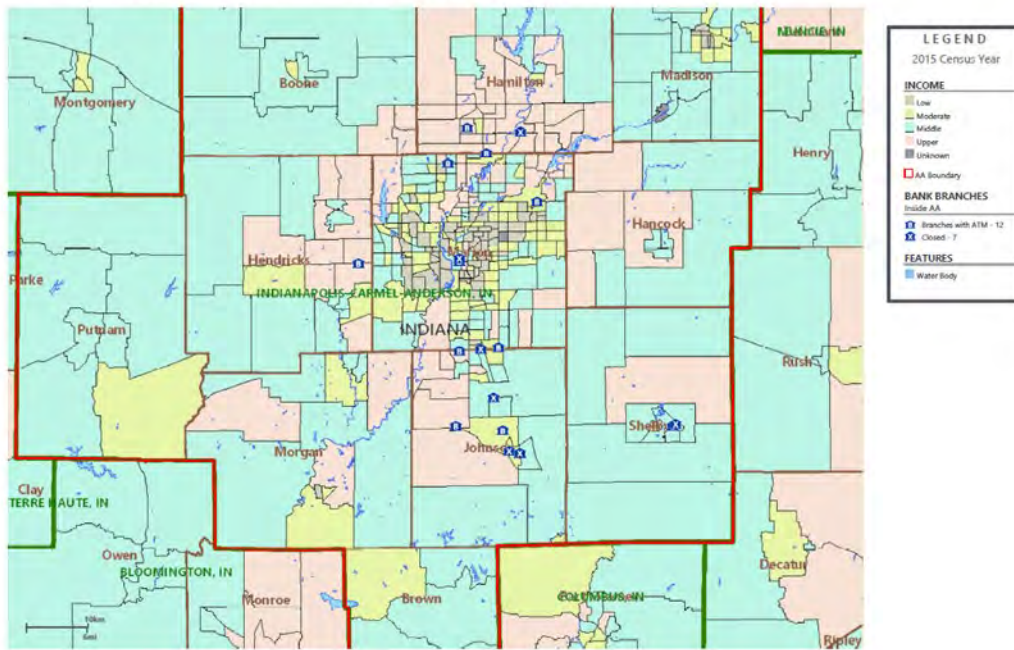


Assessment Area: 2019 Danville, IL MSA #19180



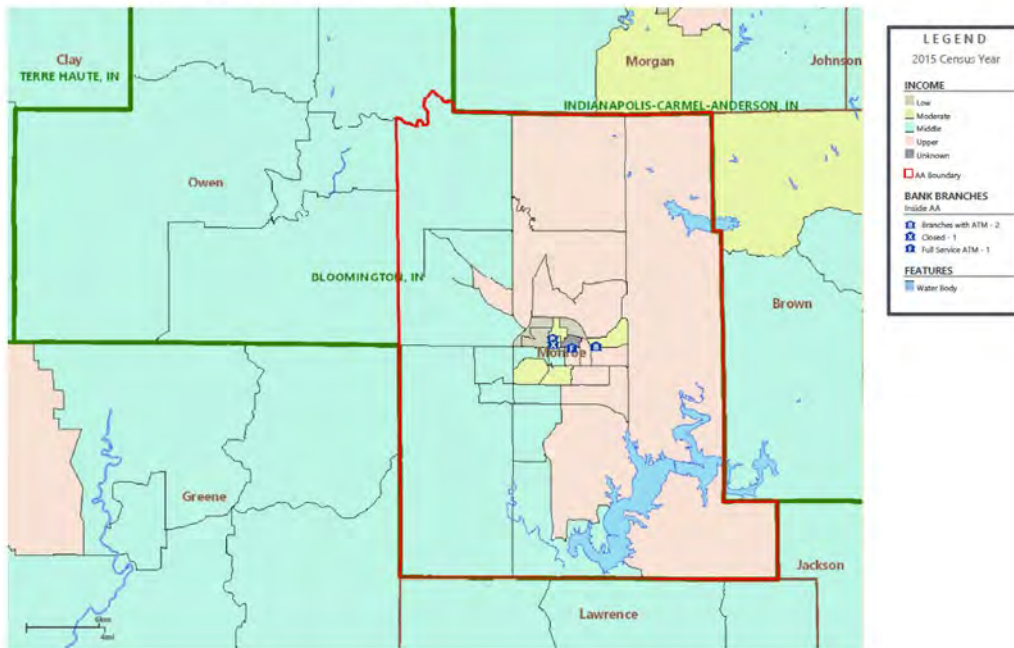


Assessment Area: 2019 Indianapolis-Carmel-Anderson, IN MSA #26900

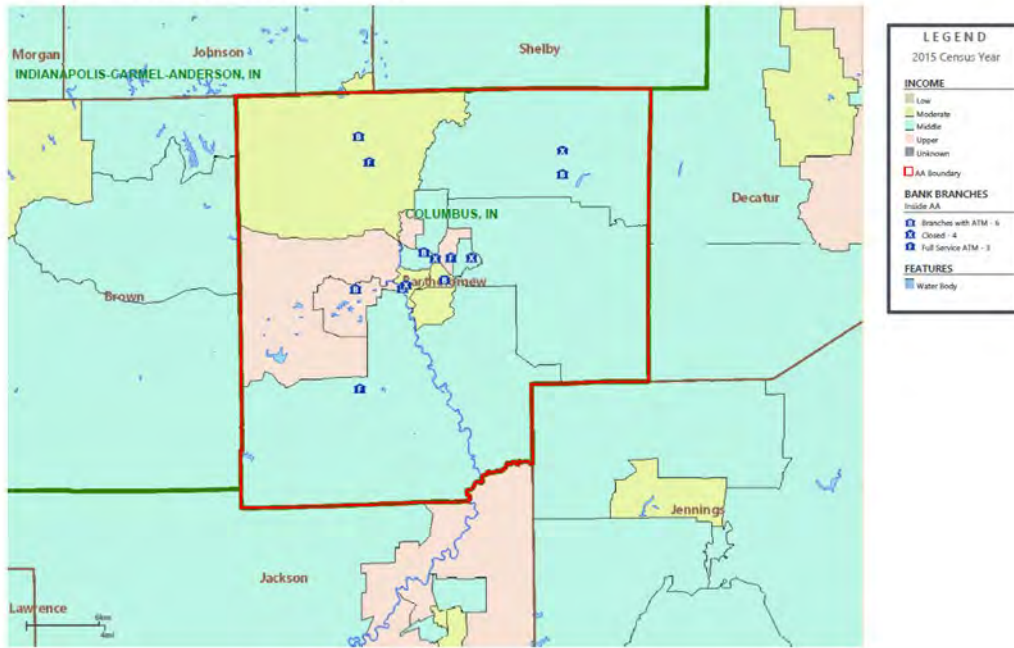




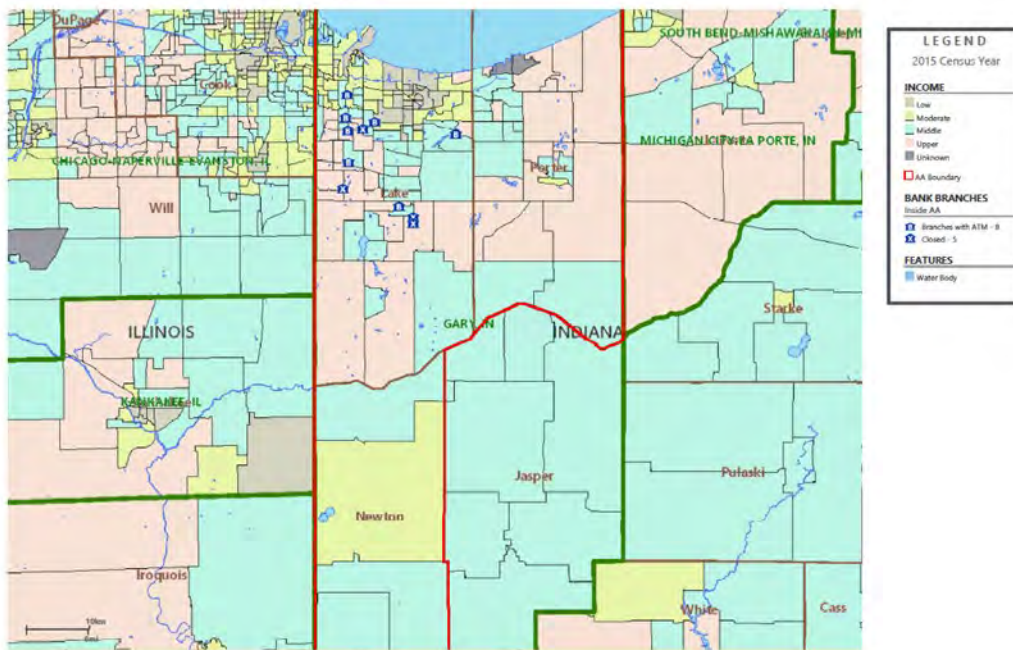
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Assessment Area: 2019 Columbus, IN MSA #18020

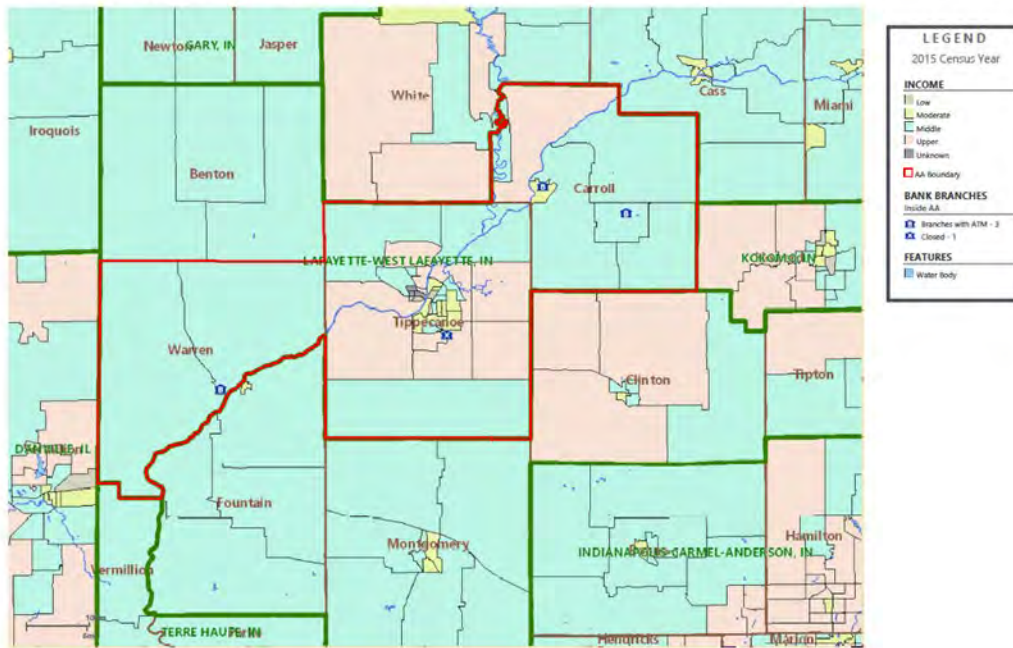


Assessment Area: 2019 Gary, IN MD #23844



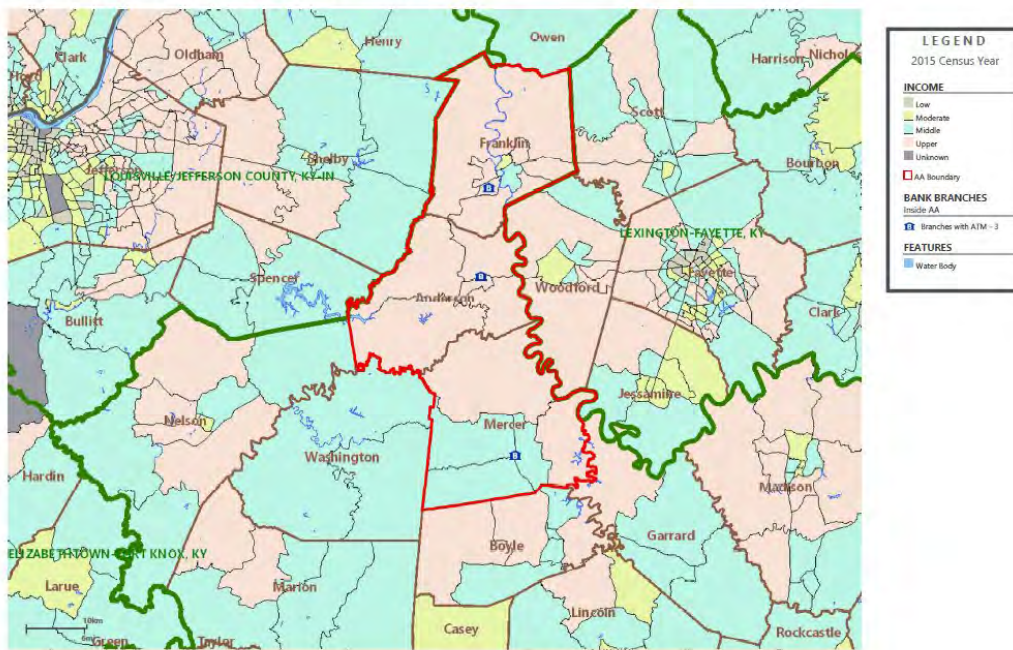
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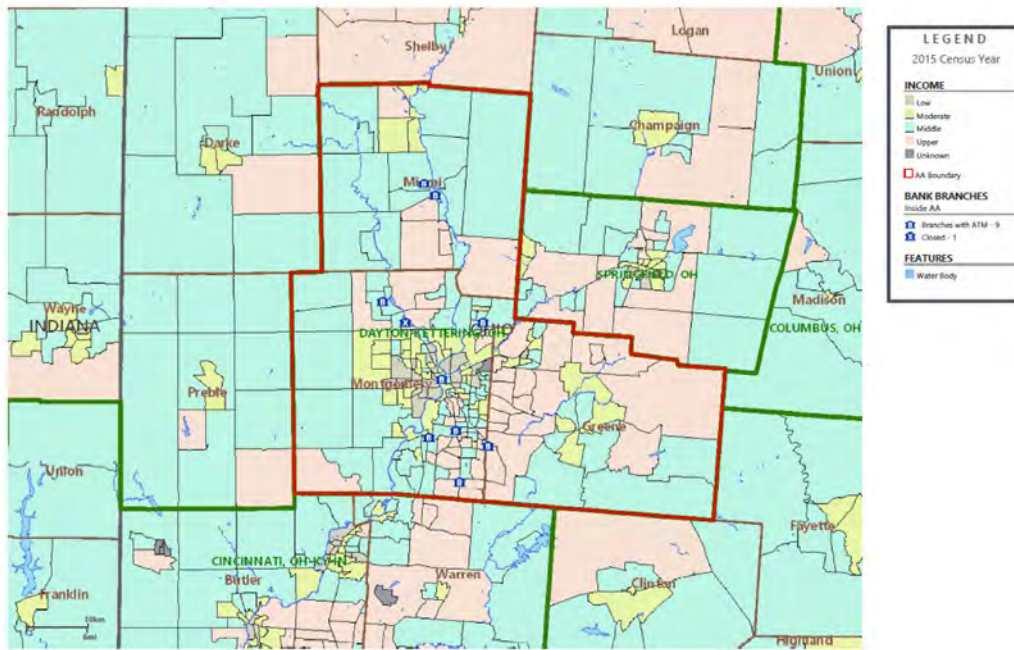




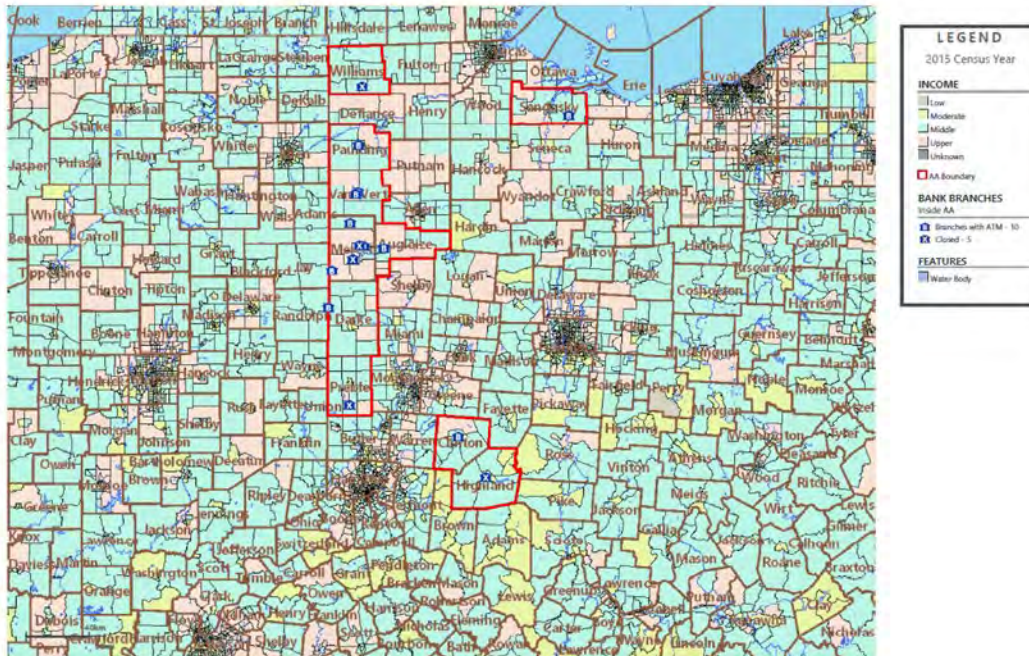
Assessment Area: 2019 Nonmetropolitan Kentucky



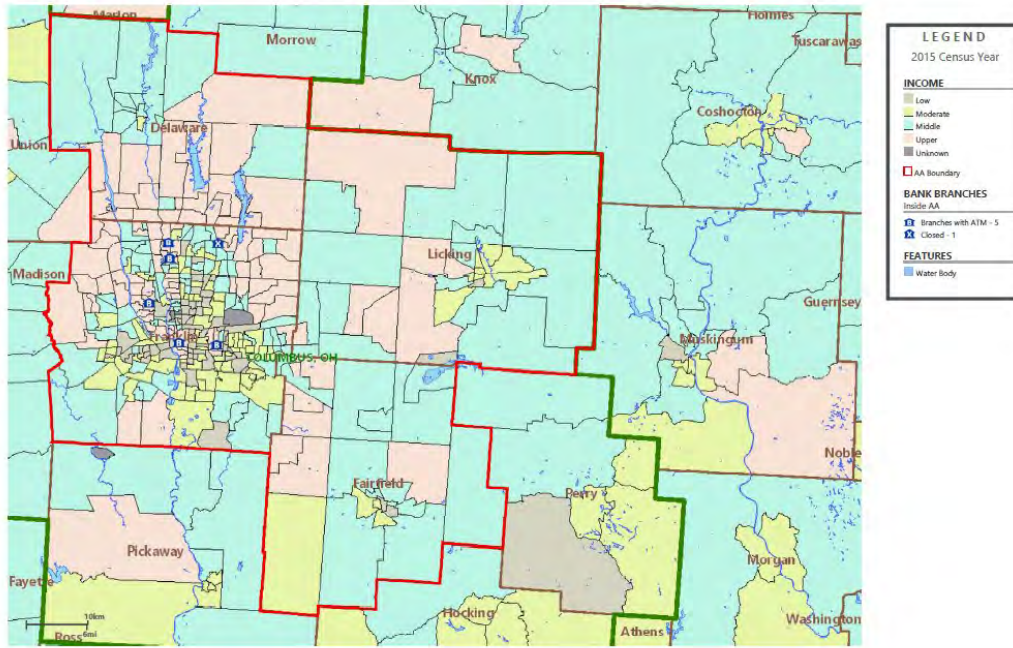
Assessment Area: 2019 Dayton-Kettering, OH MSA #19430



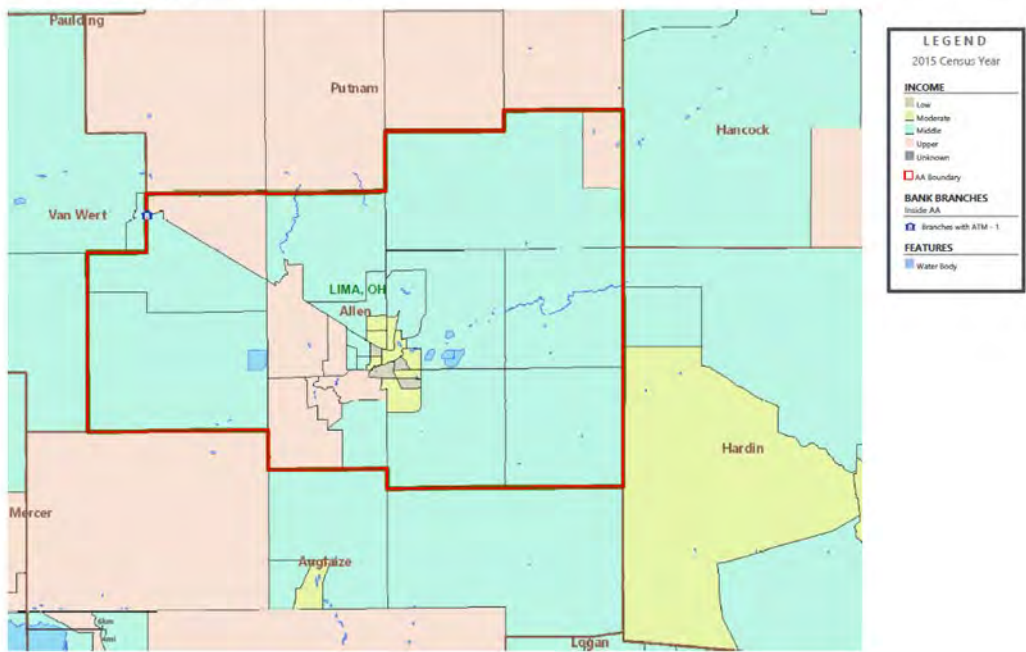
Assessment Area: 2019 Nonmetropolitan Ohio



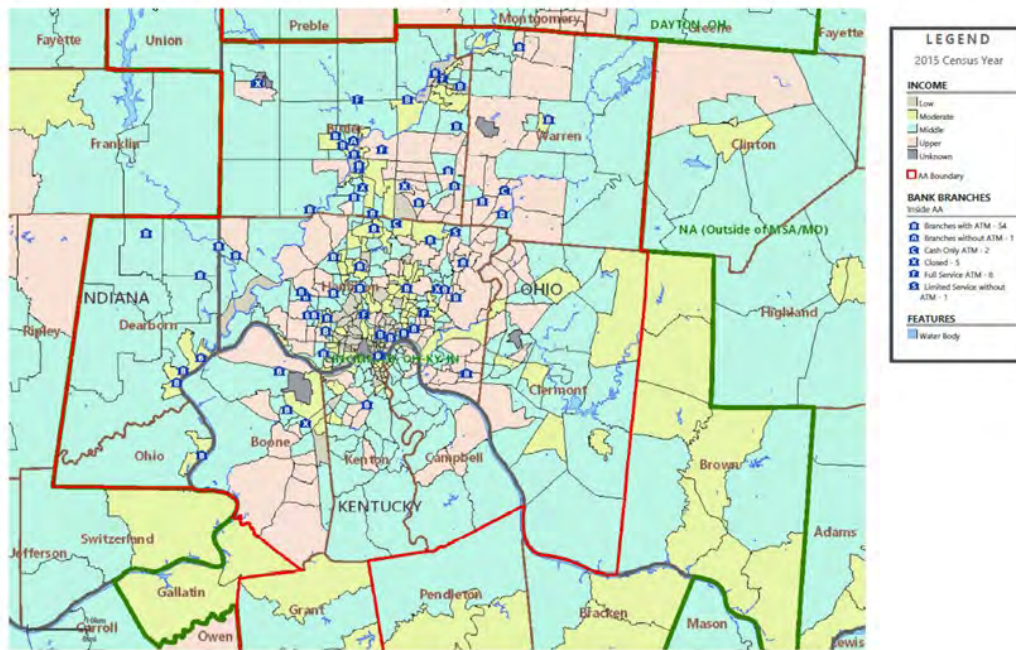
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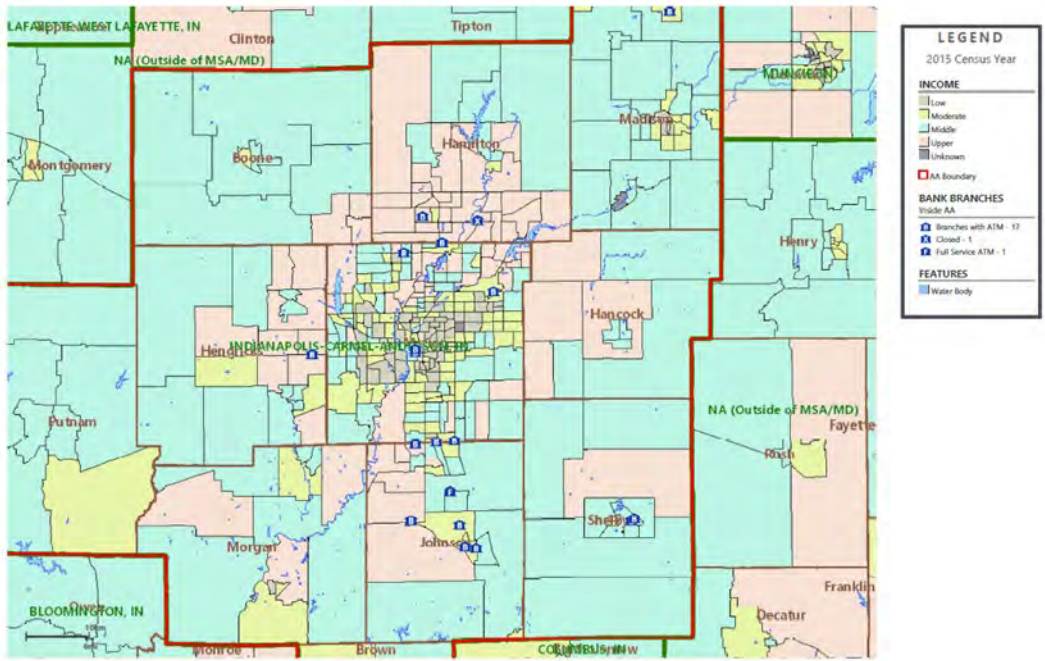
Assessment Area: 2019 Lima, OH MSA #30620



Assessment Area: 2017 Cincinnati, OH-KY-IN MSA #17140

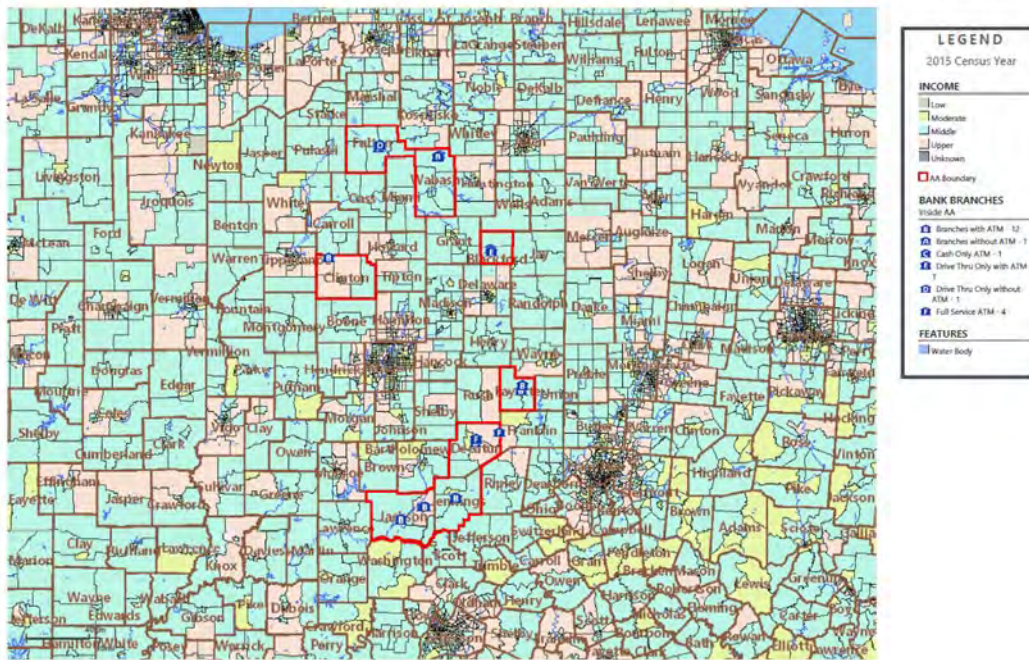


Assessment Area: 2017 Indianapolis-Carmel-Anderson, IN MSA #26900



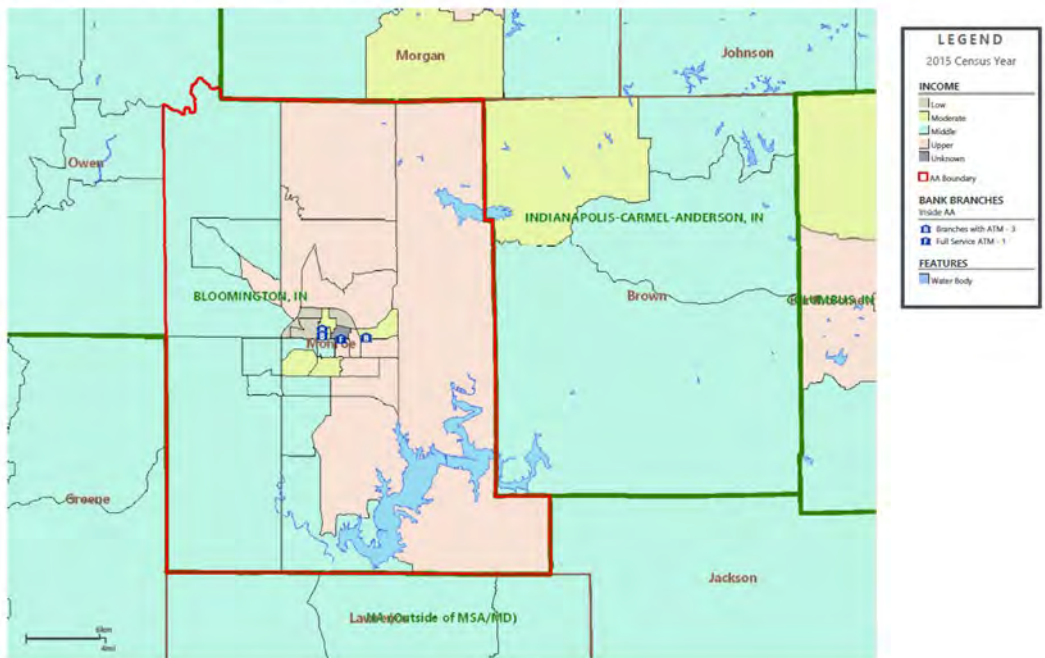
Assessment Area: 2017 Nonmetropolitan IN

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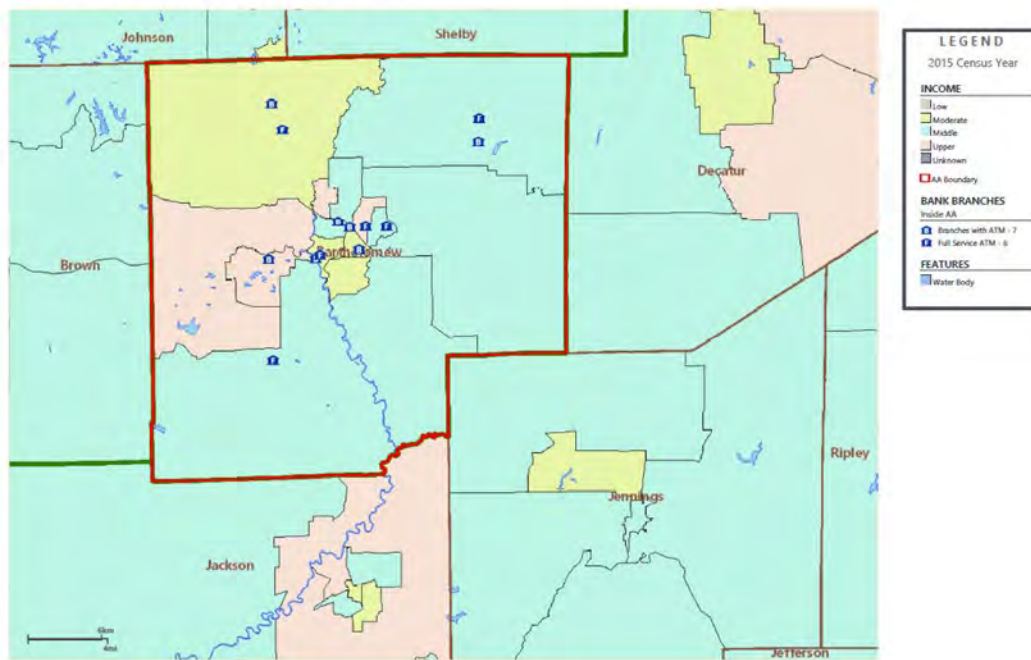




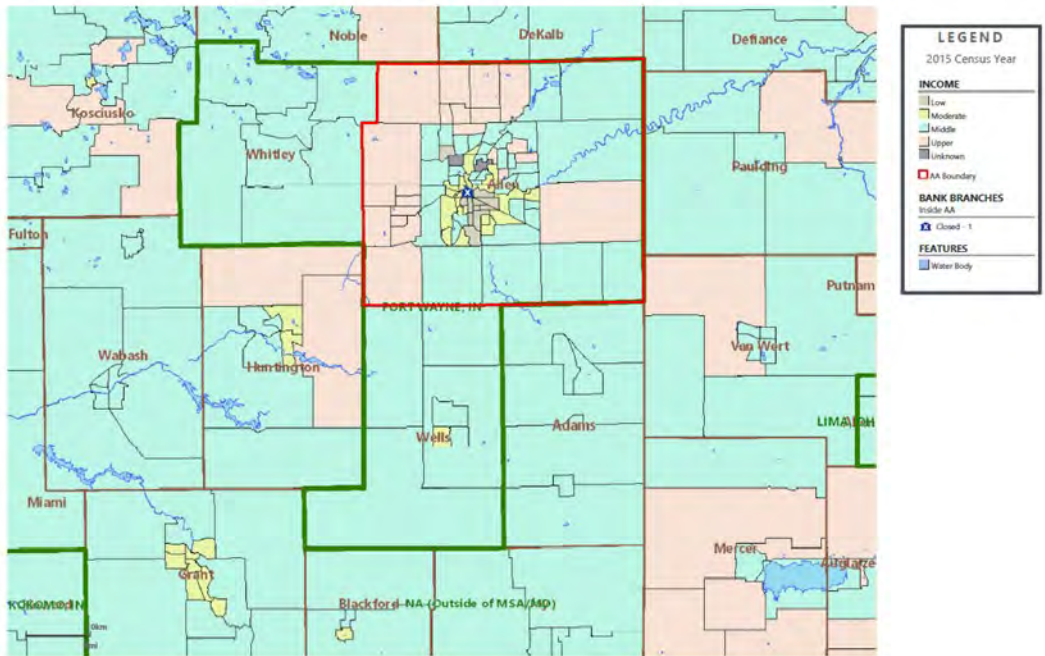
Assessment Area: 2017 Bloomington, IN MSA #14020



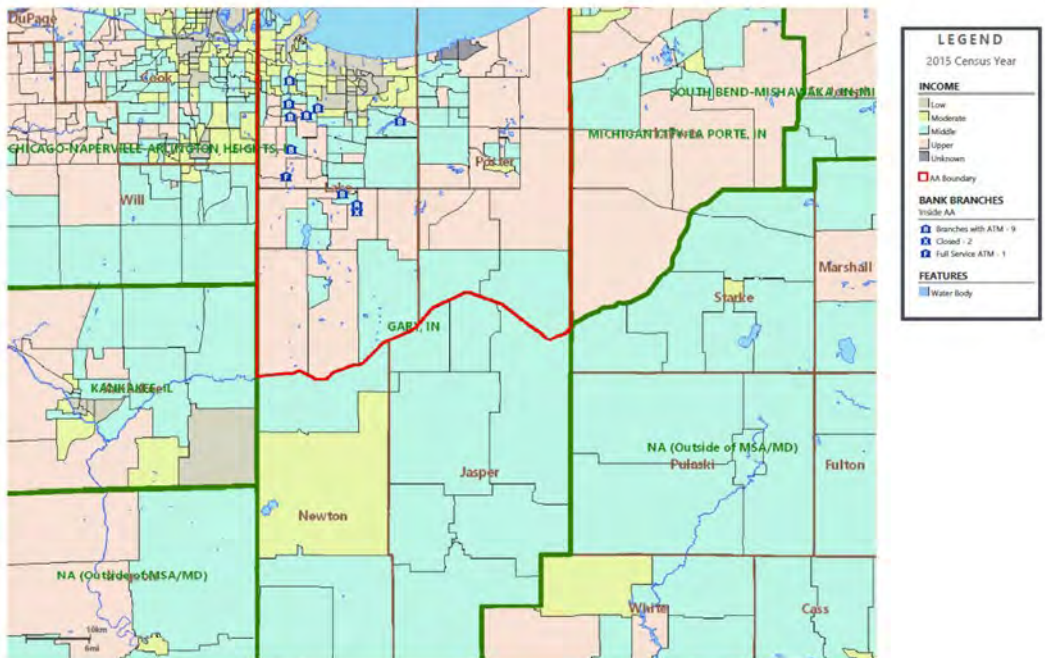
Assessment Area: 2017 Columbus, IN MSA #18020



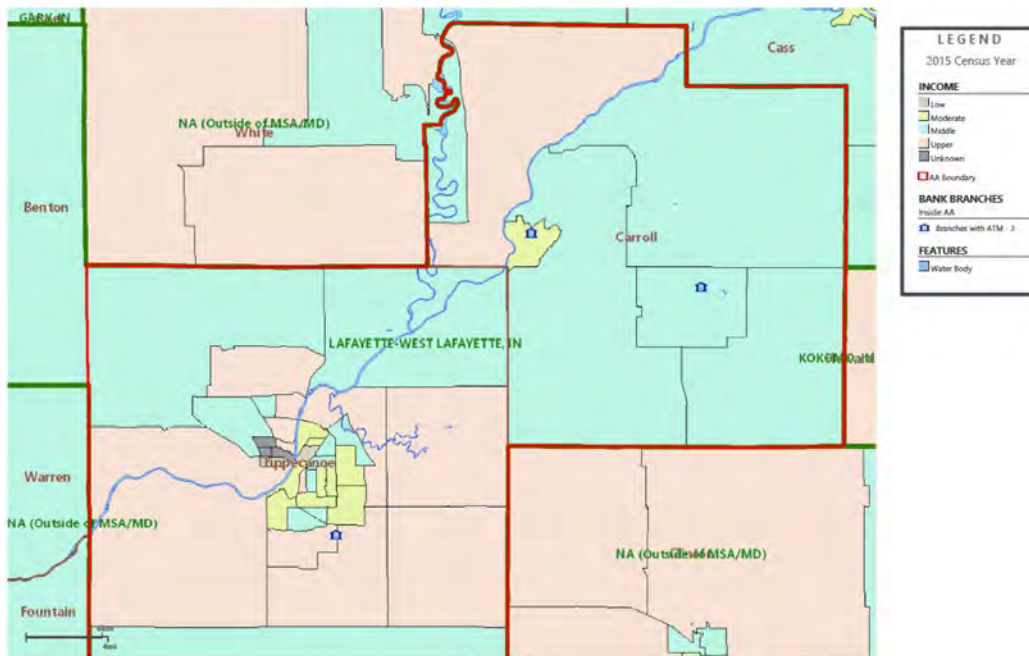
Assessment Area: 2017 Fort Wayne, IN MSA #23060



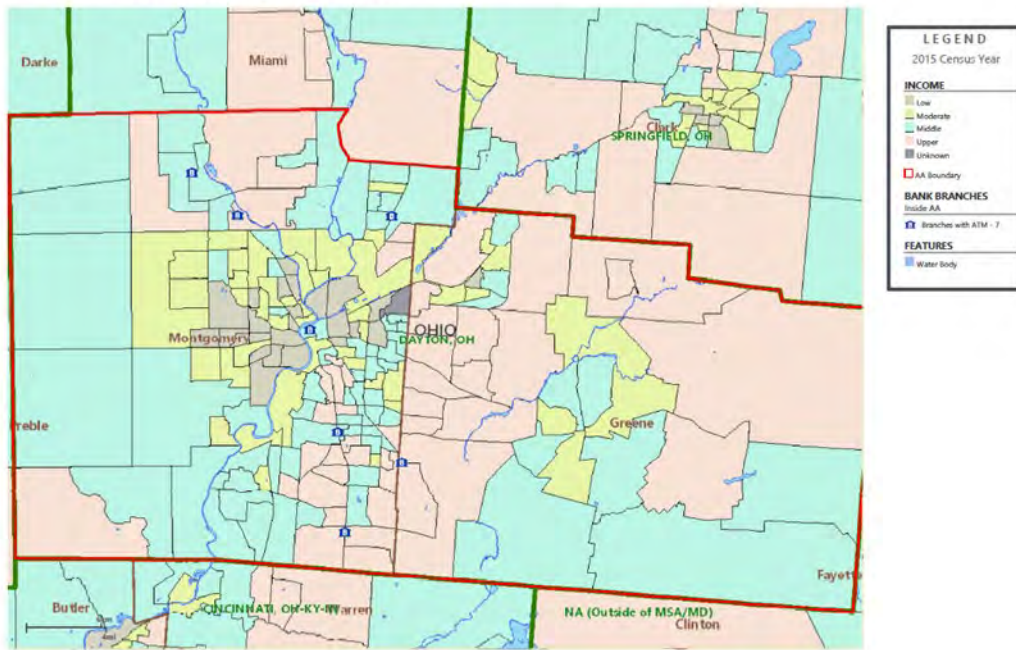
Assessment Area: 2017 Gary, IN MD #23844



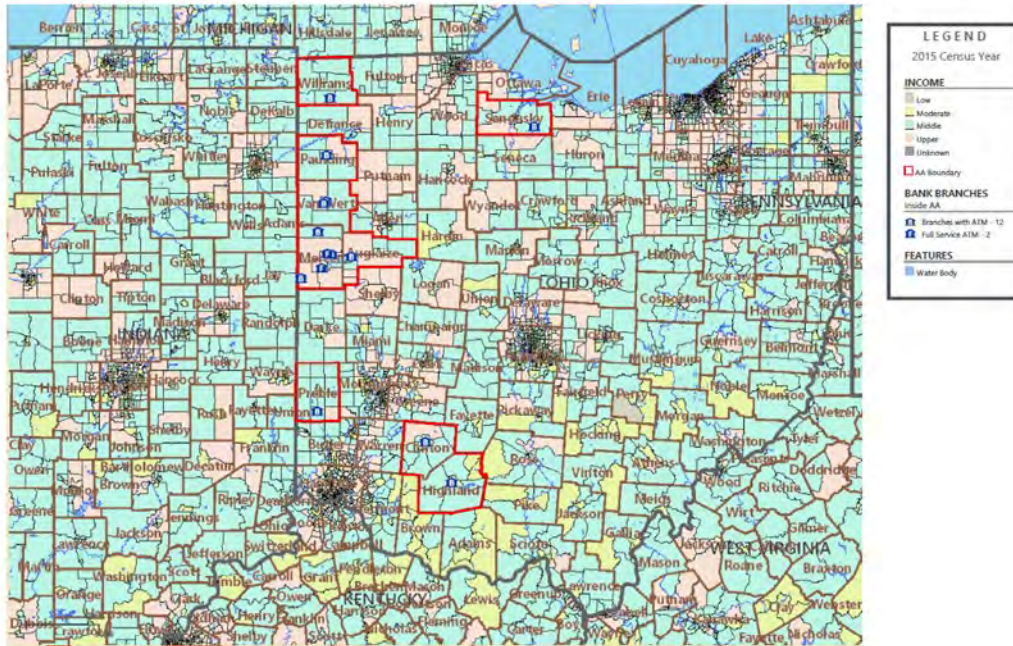
Assessment Area: 2017 Lafayette-West Lafayette, IN MSA #29200



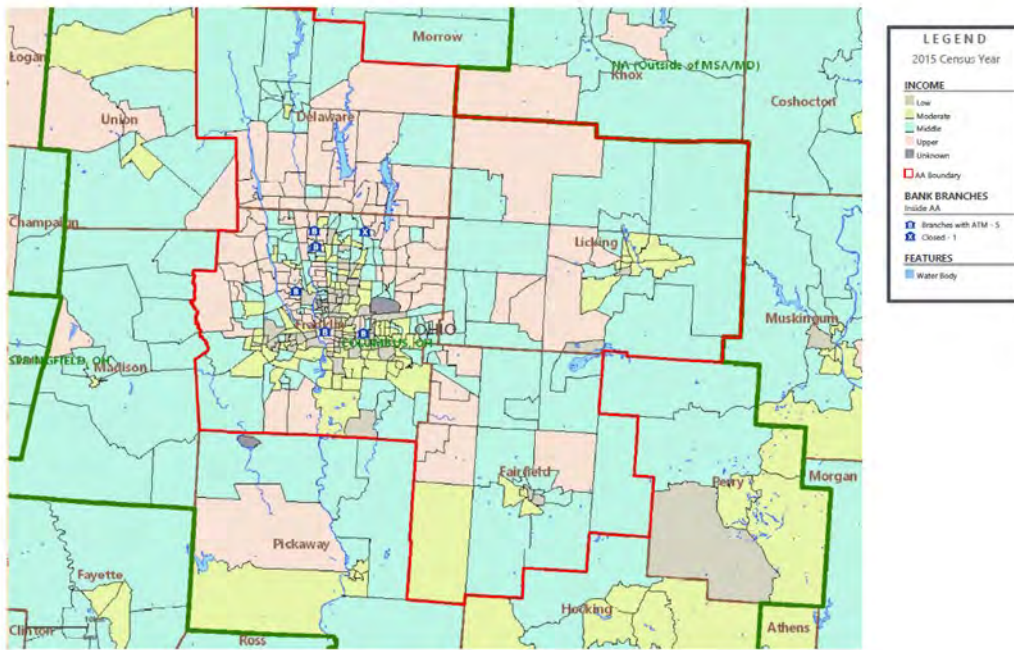
Assessment Area: 2017 Dayton, OH MSA #19380



Assessment Area: 2017 OH Nonmetropolitan

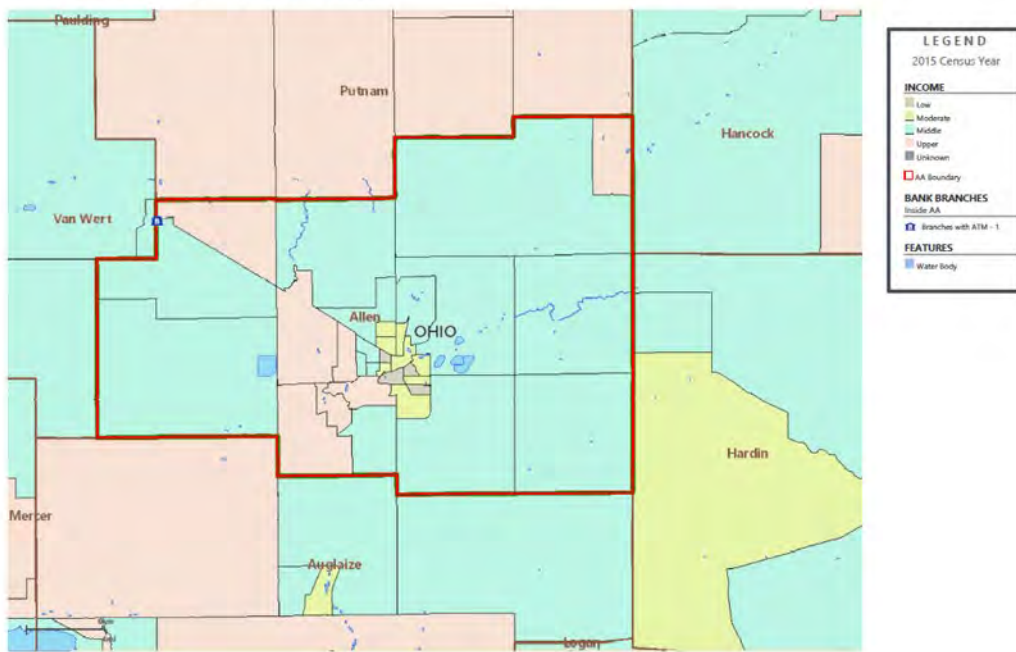


Assessment Area: 2017 Columbus, OH MSA #18140





Assessment Area: 2017 Lima, OH MSA #30620



## APPENDIX E

### FULL-SCOPE LENDING TABLES

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 Multistate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	12	4.3%	1,313	3.0%	75	27.1%	7,366	17.1%
Moderate	81	29.2%	8,910	20.6%	92	33.2%	12,330	28.6%
Low/Moderate Total	93	33.6%	10,223	23.7%	167	60.3%	19,696	45.6%
Middle	117	42.2%	18,000	41.7%	77	27.9%	10,310	23.9%
Upper	67	24.2%	14,961	34.6%	53	19.1%	13,169	30.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>277</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>277</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	12	2.0%	1,611	1.7%	41	6.9%	3,277	3.4%
Moderate	42	7.1%	3,479	3.7%	100	16.9%	10,367	10.9%
Low/Moderate Total	54	9.2%	5,091	5.3%	141	23.9%	13,644	14.3%
Middle	315	53.4%	43,700	45.9%	119	20.2%	14,680	15.4%
Upper	221	37.5%	46,480	48.8%	311	52.7%	65,237	68.5%
Unknown	0	0.0%	0	0.0%	19	3.2%	1,711	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>590</b>	<b>100.0%</b>	<b>95,271</b>	<b>100.0%</b>	<b>590</b>	<b>100.0%</b>	<b>95,271</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	2.0%	169	1.1%	10	5.1%	381	2.4%
Moderate	28	14.3%	1,846	11.8%	27	13.8%	1,241	7.9%
Low/Moderate Total	32	16.3%	2,015	12.9%	37	18.9%	1,622	10.3%
Middle	96	49.0%	8,100	51.6%	43	21.0%	2,713	17.3%
Upper	68	34.7%	5,590	35.6%	109	55.6%	10,686	70.0%
Unknown	0	0.0%	0	0.0%	7	3.6%	375	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>196</b>	<b>100.0%</b>	<b>15,696</b>	<b>100.0%</b>	<b>196</b>	<b>100.0%</b>	<b>15,696</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	20.0%	3,150	92.3%	0	0.0%	0	0.0%
Moderate	2	40.0%	83	2.4%	0	0.0%	0	0.0%
Low/Moderate Total	3	60.0%	3,233	94.8%	0	0.0%	0	0.0%
Middle	2	40.0%	178	5.2%	1	20.0%	60	1.8%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	80.0%	3,511	98.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>3,411</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>3,411</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	3	1.4%	331	2.1%	8	3.8%	194	1.2%
Moderate	22	10.5%	933	6.0%	32	15.3%	1,424	9.1%
Low/Moderate Total	25	12.0%	1,264	8.1%	40	19.1%	1,618	10.4%
Middle	87	41.6%	5,816	37.3%	42	20.1%	2,509	16.1%
Upper	97	46.4%	8,503	54.6%	121	57.9%	11,241	72.1%
Unknown	0	0.0%	0	0.0%	6	2.9%	215	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>209</b>	<b>100.0%</b>	<b>15,582</b>	<b>100.0%</b>	<b>209</b>	<b>100.0%</b>	<b>15,582</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	14.3%	133	25.0%
Moderate	3	42.9%	194	36.5%	2	28.6%	140	26.4%
Low/Moderate Total	3	42.9%	194	36.5%	3	42.9%	273	51.4%
Middle	3	42.9%	204	38.5%	2	28.6%	64	17.7%
Upper	1	14.3%	133	25.0%	2	28.6%	164	30.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>531</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>531</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	32	2.5%	6,574	3.8%	135	10.5%	11,350	6.5%
Moderate	178	13.9%	15,446	8.9%	253	19.7%	25,501	14.7%
Low/Moderate Total	210	16.4%	22,020	12.7%	388	30.2%	36,852	21.2%
Middle	620	48.3%	75,999	43.8%	264	20.6%	30,375	17.5%
Upper	454	35.4%	75,657	43.6%	596	46.4%	100,797	58.0%
Unknown	0	0.0%	0	0.0%	36	2.8%	5,652	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,284</b>	<b>100.0%</b>	<b>173,676</b>	<b>100.0%</b>	<b>1,284</b>	<b>100.0%</b>	<b>173,676</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2020 Multistate Louisville/Jefferson County #31140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	12	6.6%	1,444	3.6%	53	29.0%	4,972	12.3%
Moderate	38	20.8%	4,033	9.9%	47	25.7%	6,781	16.7%
Low/Moderate Total	50	27.3%	5,477	13.5%	100	54.6%	11,753	29.0%
Middle	63	34.4%	9,571	23.6%	19	10.4%	3,864	9.5%
Upper	70	38.3%	25,531	62.9%	64	35.0%	24,962	61.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	183	100.0%	40,579	100.0%	183	100.0%	40,579	100.0%
<b>Refinance</b>								
Low	2	0.8%	136	0.2%	15	6.2%	1,228	2.2%
Moderate	10	4.1%	1,345	2.4%	24	10.0%	2,802	5.1%
Low/Moderate Total	12	5.0%	1,481	2.7%	39	16.2%	4,030	7.3%
Middle	62	25.7%	9,452	17.1%	47	19.5%	7,526	13.6%
Upper	166	68.9%	43,752	79.2%	154	63.9%	43,528	78.8%
Unknown	1	0.4%	560	1.0%	1	0.4%	160	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	241	100.0%	55,244	100.0%	241	100.0%	55,244	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	4.5%	90	2.1%
Moderate	1	2.3%	27	0.6%	7	15.9%	677	15.8%
Low/Moderate Total	1	2.3%	27	0.6%	9	20.5%	767	17.9%
Middle	15	34.1%	1,512	35.3%	9	20.5%	862	20.1%
Upper	28	63.6%	2,747	64.1%	26	59.1%	2,658	62.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	44	100.0%	4,286	100.0%	44	100.0%	4,286	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	535	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	535	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	535	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	535	100.0%	1	100.0%	535	100.0%
<b>Other Purpose LOC</b>								
Low	1	3.0%	30	0.9%	1	3.0%	25	0.8%
Moderate	1	3.0%	160	4.8%	5	15.2%	292	8.8%
Low/Moderate Total	2	6.1%	190	5.7%	6	18.2%	317	9.5%
Middle	16	48.5%	1,282	38.5%	4	12.1%	197	5.9%
Upper	15	45.5%	1,859	55.8%	21	63.6%	2,706	81.2%
Unknown	0	0.0%	0	0.0%	2	6.1%	112	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	33	100.0%	3,332	100.0%	33	100.0%	3,332	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	12	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	12	100.0%
Middle	1	100.0%	12	100.0%	0	0.0%	0	0.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	12	100.0%	1	100.0%	12	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	15	3.0%	1,610	1.5%	71	14.1%	6,315	6.1%
Moderate	51	10.1%	6,100	5.9%	84	16.7%	10,564	10.2%
Low/Moderate Total	66	13.1%	7,709	7.4%	155	30.8%	16,878	16.2%
Middle	157	31.2%	21,829	21.0%	79	15.7%	12,449	12.0%
Upper	279	55.5%	73,889	71.1%	265	52.7%	73,853	71.0%
Unknown	1	0.2%	560	0.5%	4	0.8%	807	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	503	100.0%	103,988	100.0%	503	100.0%	103,988	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 L ending Data

Assessment Area/Group: 2020 IL Kanlake MSA #28100

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	33.3%	135	46.9%
Moderate	1	33.3%	135	46.9%	2	66.7%	153	53.1%
Low/Moderate Total	1	33.3%	135	46.9%	3	100.0%	287	100.0%
Middle	2	66.7%	153	53.1%	0	0.0%	0	0.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	287	100.0%	3	100.0%	287	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	13.3%	155	8.7%
Moderate	1	6.7%	84	4.7%	2	13.3%	173	9.7%
Low/Moderate Total	1	6.7%	84	4.7%	4	26.7%	328	18.4%
Middle	10	66.7%	1,134	63.7%	4	26.7%	398	22.4%
Upper	4	26.7%	562	31.6%	6	40.0%	971	54.6%
Unknown	0	0.0%	0	0.0%	1	6.7%	82	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	1,779	100.0%	15	100.0%	1,779	100.0%
<b>Home Improvement</b>								
Low	1	50.0%	56	56.1%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	56	56.1%
Low/Moderate Total	1	50.0%	56	56.1%	1	50.0%	56	56.1%
Middle	1	50.0%	44	43.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	44	43.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	100	100.0%	2	100.0%	100	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	20	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	20	100.0%
Middle	1	100.0%	20	100.0%	0	0.0%	0	0.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	20	100.0%	1	100.0%	20	100.0%
<b>Other Purpose Closed Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	18	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	18	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	18	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	18	100.0%	1	100.0%	18	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	1	4.5%	56	2.5%	3	13.6%	290	13.1%
Moderate	3	13.6%	236	10.7%	6	27.3%	402	18.2%
Low/Moderate Total	4	18.2%	292	13.2%	9	40.9%	691	31.4%
Middle	14	63.6%	1,350	61.3%	4	18.2%	398	18.1%
Upper	4	18.2%	562	25.5%	7	31.8%	988	44.8%
Unknown	0	0.0%	0	0.0%	2	9.1%	126	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	2,204	100.0%	22	100.0%	2,204	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Indianapolis-Carmel-Anderson #26900

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	8	8.4%	916	5.7%	23	24.2%	2,144	13.3%
Moderate	28	29.5%	2,948	18.4%	26	27.4%	2,897	18.0%
Low/Moderate Total	36	37.9%	3,865	24.1%	49	51.6%	5,041	31.4%
Middle	25	26.3%	3,865	24.1%	16	16.8%	2,939	18.3%
Upper	34	35.8%	8,331	51.9%	30	31.6%	8,081	50.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>95</b>	<b>100.0%</b>	<b>16,061</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>16,061</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	2	0.7%	405	0.7%	11	4.0%	1,127	2.1%
Moderate	17	6.2%	2,199	4.0%	29	10.5%	3,086	5.6%
Low/Moderate Total	19	6.9%	2,604	4.7%	40	14.5%	4,213	7.7%
Middle	108	39.3%	20,121	36.6%	60	21.8%	9,248	16.8%
Upper	148	53.8%	32,197	58.6%	171	62.2%	40,972	74.6%
Unknown	0	0.0%	0	0.0%	4	1.5%	490	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>275</b>	<b>100.0%</b>	<b>54,922</b>	<b>100.0%</b>	<b>275</b>	<b>100.0%</b>	<b>54,922</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	5.4%	294	3.5%	4	5.4%	101	1.2%
Moderate	5	6.8%	111	1.3%	8	10.8%	209	2.5%
Low/Moderate Total	9	12.2%	405	4.8%	12	16.2%	310	3.7%
Middle	24	32.4%	2,427	28.9%	15	20.3%	775	9.2%
Upper	41	55.4%	5,568	66.3%	46	62.2%	7,273	86.6%
Unknown	0	0.0%	0	0.0%	1	1.4%	43	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>8,401</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>8,401</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Other Purpose LOC</b>								
Low	2	2.1%	163	1.9%	3	3.1%	125	1.4%
Moderate	13	13.4%	525	6.1%	13	13.4%	633	7.3%
Low/Moderate Total	15	15.5%	688	7.9%	16	16.5%	758	8.7%
Middle	25	25.8%	2,513	29.0%	21	21.6%	979	11.5%
Upper	57	58.8%	5,470	63.1%	58	59.8%	6,876	79.3%
Unknown	0	0.0%	0	0.0%	2	2.1%	59	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>8,671</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>8,671</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	33.3%	80	36.4%
Moderate	1	33.3%	72	32.6%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	72	32.6%	1	33.3%	80	36.4%
Middle	1	33.3%	80	36.4%	0	0.0%	0	0.0%
Upper	1	33.3%	68	31.0%	2	66.7%	140	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>220</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>220</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	16	2.9%	1,778	2.0%	42	7.7%	3,577	4.1%
Moderate	64	11.8%	5,855	6.6%	76	14.0%	6,824	7.7%
Low/Moderate Total	80	14.7%	7,633	8.6%	118	21.7%	10,401	11.8%
Middle	183	33.6%	29,007	32.9%	112	20.6%	13,941	15.8%
Upper	281	51.7%	51,635	58.5%	307	56.4%	63,341	71.8%
Unknown	0	0.0%	0	0.0%	7	1.3%	591	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>544</b>	<b>100.0%</b>	<b>88,275</b>	<b>100.0%</b>	<b>544</b>	<b>100.0%</b>	<b>88,275</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 IN Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	33	17.6%	2,311	10.8%
Moderate	49	26.1%	3,512	16.4%	79	42.0%	7,091	33.1%
Low/Moderate Total	49	26.1%	3,512	16.4%	112	59.6%	9,402	43.9%
Middle	104	55.3%	11,966	55.8%	36	19.1%	4,933	23.0%
Upper	35	18.6%	5,961	27.8%	40	21.3%	7,104	33.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	188	100.0%	21,439	100.0%	188	100.0%	21,439	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	25	6.4%	1,571	3.6%
Moderate	40	10.3%	4,195	9.7%	79	20.3%	6,352	14.7%
Low/Moderate Total	40	10.3%	4,195	9.7%	104	26.7%	7,923	18.4%
Middle	275	70.7%	28,774	66.7%	79	20.3%	7,902	18.3%
Upper	74	19.0%	10,142	23.5%	197	50.6%	26,776	62.1%
Unknown	0	0.0%	0	0.0%	9	2.3%	510	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	389	100.0%	43,111	100.0%	389	100.0%	43,111	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	2.9%	117	2.0%
Moderate	18	17.6%	733	12.6%	23	22.5%	808	13.9%
Low/Moderate Total	18	17.6%	733	12.6%	26	25.5%	925	16.0%
Middle	64	62.7%	3,021	52.1%	25	24.5%	1,321	22.8%
Upper	20	19.6%	2,045	35.3%	49	48.0%	3,521	60.7%
Unknown	0	0.0%	0	0.0%	2	2.0%	33	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	102	100.0%	5,800	100.0%	102	100.0%	5,800	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	3.1%	63	1.8%
Moderate	2	3.1%	43	1.2%	7	10.8%	335	9.5%
Low/Moderate Total	2	3.1%	43	1.2%	9	13.8%	398	11.3%
Middle	43	66.2%	2,177	62.0%	23	35.4%	1,272	36.2%
Upper	20	30.8%	1,291	36.8%	29	44.6%	1,637	46.6%
Unknown	0	0.0%	0	0.0%	4	6.2%	204	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	3,510	100.0%	65	100.0%	3,510	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	10.0%	45	13.5%
Moderate	1	10.0%	25	7.5%	3	30.0%	70	21.1%
Low/Moderate Total	1	10.0%	25	7.5%	4	40.0%	115	34.6%
Middle	7	70.0%	245	73.8%	2	20.0%	102	30.8%
Upper	2	20.0%	62	18.7%	3	30.0%	65	19.6%
Unknown	0	0.0%	0	0.0%	1	10.0%	50	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	332	100.0%	10	100.0%	332	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	64	8.5%	4,108	5.5%
Moderate	110	14.6%	8,508	11.5%	191	25.3%	14,656	19.8%
Low/Moderate Total	110	14.6%	8,508	11.5%	255	33.8%	18,763	25.3%
Middle	493	65.4%	46,183	62.2%	165	21.9%	15,531	20.9%
Upper	151	20.0%	19,501	26.3%	318	42.2%	39,102	52.7%
Unknown	0	0.0%	0	0.0%	16	2.1%	797	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	754	100.0%	74,192	100.0%	754	100.0%	74,192	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 KY Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	20.0%	59	9.2%
Moderate	0	0.0%	0	0.0%	1	20.0%	130	20.3%
Low/Moderate Total	0	0.0%	0	0.0%	2	40.0%	189	29.5%
Middle	0	0.0%	0	0.0%	1	20.0%	138	21.6%
Upper	5	100.0%	641	100.0%	2	40.0%	314	48.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	641	100.0%	5	100.0%	641	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	12.5%	282	6.7%
Moderate	0	0.0%	0	0.0%	3	9.4%	263	6.2%
Low/Moderate Total	0	0.0%	0	0.0%	7	21.9%	545	12.9%
Middle	7	21.9%	656	15.5%	12	37.5%	1,564	37.1%
Upper	25	78.1%	3,565	84.5%	13	40.6%	2,112	50.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	32	100.0%	4,221	100.0%	32	100.0%	4,221	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	30.0%	45	10.9%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	45	10.9%
Middle	3	30.0%	145	34.8%	2	20.0%	126	30.3%
Upper	7	70.0%	271	65.2%	5	50.0%	245	58.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	416	100.0%	10	100.0%	416	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	23	36.4%	1	33.3%	23	36.4%
Low/Moderate Total	1	33.3%	23	36.4%	1	33.3%	23	36.4%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	66.7%	40	63.6%	2	66.7%	40	63.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	63	100.0%	3	100.0%	63	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	25	100.0%	1	100.0%	25	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	25	100.0%	1	100.0%	25	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	5	9.8%	341	6.4%
Moderate	1	2.0%	23	0.4%	8	15.7%	461	8.6%
Low/Moderate Total	1	2.0%	23	0.4%	13	25.5%	802	14.9%
Middle	10	19.6%	801	14.9%	15	29.4%	1,828	34.1%
Upper	40	78.4%	4,542	84.7%	23	45.1%	2,735	51.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	5,366	100.0%	51	100.0%	5,366	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 OH Dayton-Kettering MSA #19430

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	11.5%	173	4.5%	4	15.4%	275	7.1%
Moderate	3	11.5%	373	9.6%	9	34.6%	1,057	27.2%
Low/Moderate Total	6	23.1%	546	14.1%	13	50.0%	1,333	34.3%
Middle	16	61.5%	2,179	56.1%	5	19.2%	822	21.2%
Upper	4	15.4%	1,162	29.9%	8	30.8%	1,732	44.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	3,887	100.0%	26	100.0%	3,887	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	5.5%	204	1.8%
Moderate	9	12.3%	573	5.1%	8	11.0%	730	6.5%
Low/Moderate Total	9	12.3%	573	5.1%	12	16.4%	934	8.3%
Middle	34	46.6%	3,889	34.7%	19	26.0%	2,610	23.3%
Upper	30	41.1%	6,755	60.2%	39	53.4%	7,117	63.4%
Unknown	0	0.0%	0	0.0%	3	4.1%	556	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	73	100.0%	11,217	100.0%	73	100.0%	11,217	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	13.3%	80	8.1%
Moderate	2	13.3%	55	5.6%	0	0.0%	0	0.0%
Low/Moderate Total	2	13.3%	55	5.6%	2	13.3%	80	8.1%
Middle	7	46.7%	617	62.3%	7	46.7%	282	28.5%
Upper	6	40.0%	318	32.2%	6	40.0%	628	63.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	990	100.0%	15	100.0%	990	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	479	30.6%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	479	30.6%	0	0.0%	0	0.0%
Middle	1	50.0%	1,088	69.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	1,567	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	1,567	100.0%	2	100.0%	1,567	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	2.4%	49	1.4%
Moderate	3	7.3%	124	3.6%	0	0.0%	0	0.0%
Low/Moderate Total	3	7.3%	124	3.6%	1	2.4%	49	1.4%
Middle	24	58.5%	1,849	53.9%	16	39.0%	1,329	38.7%
Upper	14	34.1%	1,459	42.5%	23	56.1%	2,002	58.3%
Unknown	0	0.0%	0	0.0%	1	2.4%	52	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	3,432	100.0%	41	100.0%	3,432	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	30	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	30	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	30	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	3	1.9%	173	0.8%	11	7.0%	609	2.9%
Moderate	18	11.4%	1,604	7.6%	18	11.4%	1,817	8.6%
Low/Moderate Total	21	13.3%	1,777	8.4%	29	18.4%	2,426	11.5%
Middle	82	51.9%	9,621	45.5%	47	29.7%	5,043	23.9%
Upper	55	34.8%	9,725	46.0%	76	48.1%	11,479	54.3%
Unknown	0	0.0%	0	0.0%	6	3.8%	2,175	10.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	21,123	100.0%	158	100.0%	21,123	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2020 OH Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	3.6%	84	2.6%
Moderate	2	7.1%	218	6.8%	16	57.1%	1,433	44.5%
Low/Moderate Total	2	7.1%	218	6.8%	17	60.7%	1,517	47.1%
Middle	21	75.0%	2,203	68.5%	6	21.4%	772	24.0%
Upper	5	17.9%	797	24.8%	4	14.3%	804	25.0%
Unknown	0	0.0%	0	0.0%	1	3.6%	125	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	28	100.0%	3,218	100.0%	28	100.0%	3,218	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	9	13.0%	469	5.9%
Moderate	1	1.4%	58	0.7%	15	21.7%	780	9.8%
Low/Moderate Total	1	1.4%	58	0.7%	24	34.8%	1,249	15.7%
Middle	44	63.8%	4,095	51.4%	11	15.9%	1,103	13.8%
Upper	24	34.8%	3,814	47.9%	31	44.9%	5,278	66.2%
Unknown	0	0.0%	0	0.0%	3	4.3%	337	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	7,967	100.0%	69	100.0%	7,967	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	5.0%	65	4.8%
Moderate	0	0.0%	0	0.0%	4	20.0%	140	10.3%
Low/Moderate Total	0	0.0%	0	0.0%	5	25.0%	205	15.0%
Middle	12	60.0%	576	42.3%	10	50.0%	703	51.5%
Upper	8	40.0%	788	57.8%	5	25.0%	456	33.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	1,364	100.0%	20	100.0%	1,364	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	5.9%	20	1.8%
Moderate	0	0.0%	0	0.0%	3	17.6%	26	2.3%
Low/Moderate Total	0	0.0%	0	0.0%	4	23.5%	46	4.1%
Middle	10	58.8%	423	37.7%	5	29.4%	294	26.1%
Upper	7	41.2%	701	62.3%	8	47.1%	784	69.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,124	100.0%	17	100.0%	1,124	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	120	100.0%	1	50.0%	25	20.8%
Upper	0	0.0%	0	0.0%	1	50.0%	95	79.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	120	100.0%	2	100.0%	120	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	12	8.8%	638	4.6%
Moderate	3	2.2%	276	2.0%	38	27.9%	2,380	17.3%
Low/Moderate Total	3	2.2%	276	2.0%	50	36.8%	3,018	21.9%
Middle	89	65.4%	7,418	53.8%	33	24.3%	2,897	21.0%
Upper	44	32.4%	6,100	44.2%	49	36.0%	7,417	53.8%
Unknown	0	0.0%	0	0.0%	4	2.9%	462	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	136	100.0%	13,794	100.0%	136	100.0%	13,794	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 Multistate Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	191	8.5%	20,188	10.0%	0	0.0%	0	0.0%
Moderate	417	18.7%	42,205	20.9%	0	0.0%	0	0.0%
Low/Moderate Total	608	27.2%	62,393	30.9%	0	0.0%	0	0.0%
Middle	955	42.7%	85,057	42.1%	9	81.8%	450	93.9%
Upper	660	29.5%	53,079	26.2%	2	18.2%	29	6.1%
Unknown	11	0.5%	1,705	0.8%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,234</b>	<b>100.0%</b>	<b>202,234</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>479</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	197	8.8%	38,523	19.0%	3	27.3%	81	16.9%
Over \$1 Million	93	4.2%	30,986	15.3%	0	0.0%	0	0.0%
Not Known	1,944	87.0%	132,725	65.6%	8	72.7%	398	83.1%
<b>Total</b>	<b>2,234</b>	<b>100.0%</b>	<b>202,234</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>479</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	1,718	76.9%	53,237	26.3%	10	90.9%	285	59.5%
\$100,001 - \$250,000	302	13.5%	48,143	23.8%	1	9.1%	194	40.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	214	9.6%	100,854	49.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,234</b>	<b>100.0%</b>	<b>202,234</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>479</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	107	54.3%	4,311	11.2%	3	100.0%	81	100.0%
\$100,001 - \$250,000	32	16.2%	5,499	14.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	58	29.4%	28,713	74.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>197</b>	<b>100.0%</b>	<b>38,523</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 Multistate Louisville/Jefferson County #31140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	40	11.0%	5,839	15.4%	0	0.0%	0	0.0%
Moderate	54	14.9%	7,117	18.8%	0	0.0%	0	0.0%
Low/Moderate Total	94	25.8%	12,956	34.3%	0	0.0%	0	0.0%
Middle	154	38.9%	13,935	36.8%	5	60.0%	58	73.4%
Upper	132	36.4%	10,341	27.3%	2	40.0%	21	26.6%
Unknown	3	0.8%	593	1.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>363</b>	<b>100.0%</b>	<b>37,825</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	38	10.5%	5,404	14.3%	1	20.0%	8	10.1%
Over \$1 Million	33	9.1%	7,538	19.9%	0	0.0%	0	0.0%
Not Known	292	80.4%	24,883	65.8%	4	80.0%	71	89.9%
<b>Total</b>	<b>363</b>	<b>100.0%</b>	<b>37,825</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	271	74.7%	8,577	22.7%	5	100.0%	79	100.0%
\$100,001 - \$250,000	46	12.7%	7,741	20.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	46	12.7%	21,507	56.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>363</b>	<b>100.0%</b>	<b>37,825</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	27	71.1%	786	14.5%	1	100.0%	8	100.0%
\$100,001 - \$250,000	1	2.6%	128	2.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	26.3%	4,490	83.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>5,404</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>

\*Information based on Test data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IL Kankakee MSA #28100

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	6	19.4%	879	34.8%	1	100.0%	1	100.0%
Moderate	10	32.3%	935	37.0%	0	0.0%	0	0.0%
Low/Moderate Total	16	51.6%	1,814	71.8%	1	100.0%	1	100.0%
Middle	11	38.7%	645	25.5%	0	0.0%	0	0.0%
Upper	3	9.7%	69	2.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,528	100.0%	1	100.0%	1	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	5	16.1%	353	14.0%	0	0.0%	0	0.0%
Over \$1 Million	3	9.7%	655	25.9%	0	0.0%	0	0.0%
Not Known	23	74.2%	1,520	60.1%	1	100.0%	1	100.0%
Total	31	100.0%	2,528	100.0%	1	100.0%	1	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	26	83.9%	926	36.6%	1	100.0%	1	100.0%
\$100,001 - \$250,000	3	9.7%	370	14.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	6.5%	1,232	48.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	2,528	100.0%	1	100.0%	1	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	4	80.0%	230	65.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	20.0%	123	34.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	353	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Indianapolis-Carmel-Anderson #26900

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	59	8.1%	9,295	10.9%	0	0.0%	0	0.0%
Moderate	137	18.9%	14,621	17.1%	0	0.0%	0	0.0%
Low/Moderate Total	196	27.0%	23,916	27.9%	0	0.0%	0	0.0%
Middle	285	39.5%	34,667	40.5%	6	66.7%	656	64.0%
Upper	239	33.0%	27,010	31.5%	3	33.3%	357	36.0%
Unknown	1	0.1%	72	0.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	725	100.0%	85,665	100.0%	9	100.0%	993	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	66	9.1%	8,826	10.3%	6	66.7%	852	85.8%
Over \$1 Million	75	10.3%	20,137	23.5%	0	0.0%	0	0.0%
Not Known	584	80.6%	56,702	66.2%	3	33.3%	141	14.2%
Total	725	100.0%	85,665	100.0%	9	100.0%	993	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	514	70.8%	17,737	20.7%	4	44.4%	186	18.7%
\$100,001 - \$250,000	102	14.1%	16,782	19.6%	5	55.6%	807	81.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	109	15.0%	51,146	59.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	725	100.0%	85,665	100.0%	9	100.0%	993	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	47	71.2%	1,683	19.1%	1	16.7%	45	5.3%
\$100,001 - \$250,000	9	13.6%	1,712	19.4%	5	83.3%	807	94.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	15.2%	5,431	61.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	66	100.0%	8,826	100.0%	6	100.0%	852	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	5	0.6%	502	0.9%	0	0.0%	0	0.0%
Moderate	141	15.9%	7,783	13.3%	7	6.7%	606	7.5%
Low/Moderate Total	146	16.4%	8,285	14.1%	7	6.7%	606	7.5%
Middle	365	65.3%	35,406	60.4%	78	74.3%	5,872	71.2%
Upper	180	20.2%	14,888	25.4%	20	19.0%	1,656	20.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	889	100.0%	38,579	100.0%	105	100.0%	8,134	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	125	14.1%	9,207	15.7%	70	66.7%	6,854	84.3%
Over \$1 Million	35	3.9%	6,362	10.9%	1	1.0%	65	0.8%
Not Known	729	82.0%	43,010	73.4%	34	32.4%	1,215	14.9%
Total	889	100.0%	38,579	100.0%	105	100.0%	8,134	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	738	83.0%	22,970	39.2%	76	72.4%	2,615	32.1%
\$100,001 - \$250,000	100	11.2%	15,170	25.9%	34	22.9%	3,772	46.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	51	5.7%	20,439	34.9%	5	4.8%	1,747	21.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	889	100.0%	38,579	100.0%	105	100.0%	8,134	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	105	84.0%	3,457	37.5%	45	64.3%	1,866	27.2%
\$100,001 - \$250,000	9	7.2%	1,337	14.5%	20	28.6%	3,241	47.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	8.8%	4,413	47.9%	5	7.1%	1,747	25.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	125	100.0%	9,207	100.0%	70	100.0%	6,854	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 KY Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.3%	12	0.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	2.3%	12	0.7%	0	0.0%	0	0.0%
Middle	9	20.3%	247	13.5%	0	0.0%	0	0.0%
Upper	34	77.3%	1,574	85.9%	5	100.0%	158	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	44	100.0%	1,833	100.0%	5	100.0%	158	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	5	11.4%	214	11.7%	4	80.0%	136	86.1%
Over \$1 Million	1	2.3%	43	2.3%	0	0.0%	0	0.0%
Not Known	38	86.4%	1,576	86.0%	1	20.0%	22	13.9%
Total	44	100.0%	1,833	100.0%	5	100.0%	158	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	40	90.9%	921	50.2%	5	100.0%	158	100.0%
\$100,001 - \$250,000	2	4.5%	247	13.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	4.5%	665	36.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	44	100.0%	1,833	100.0%	5	100.0%	158	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	4	80.0%	74	34.6%	4	100.0%	136	100.0%
\$100,001 - \$250,000	1	20.0%	140	65.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	214	100.0%	4	100.0%	136	100.0%

\*Information based on 2015 ACS data

### CRA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 OH Dayton-Kettering MSA #19430

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	31	5.3%	3,113	4.6%	0	0.0%	0	0.0%
Moderate	117	20.1%	21,354	31.5%	0	0.0%	0	0.0%
Low/Moderate Total	148	25.4%	24,467	36.1%	0	0.0%	0	0.0%
Middle	265	45.5%	26,634	39.2%	1	100.0%	75	100.0%
Upper	168	28.9%	16,369	24.1%	0	0.0%	0	0.0%
Unknown	1	0.2%	397	0.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>582</b>	<b>100.0%</b>	<b>67,857</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	61	10.5%	15,297	22.5%	1	100.0%	75	100.0%
Over \$1 Million	41	7.0%	12,263	18.1%	0	0.0%	0	0.0%
Not Known	480	82.5%	40,297	59.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>582</b>	<b>100.0%</b>	<b>67,857</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	403	69.2%	13,685	20.2%	1	100.0%	75	100.0%
\$100,001 - \$250,000	106	18.2%	18,047	26.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	73	12.5%	36,125	53.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>582</b>	<b>100.0%</b>	<b>67,857</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	26	42.6%	1,007	6.6%	1	100.0%	75	100.0%
\$100,001 - \$250,000	13	21.3%	2,322	15.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	36.1%	11,968	78.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>15,297</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

### CRA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 OH Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	5.1%	3,083	14.6%	0	0.0%	0	0.0%
Low/Moderate Total	13	5.1%	3,083	14.6%	0	0.0%	0	0.0%
Middle	170	68.1%	12,644	59.8%	18	47.4%	1,033	36.5%
Upper	74	28.8%	5,427	25.7%	20	52.6%	1,804	63.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>257</b>	<b>100.0%</b>	<b>21,154</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>2,839</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	25	9.7%	6,891	32.6%	8	21.1%	1,093	38.5%
Over \$1 Million	10	3.9%	4,297	20.3%	4	10.5%	1,080	38.0%
Not Known	222	86.4%	9,966	47.1%	26	68.4%	666	23.5%
<b>Total</b>	<b>257</b>	<b>100.0%</b>	<b>21,154</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>2,839</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	221	86.0%	5,901	27.9%	29	76.3%	739	26.0%
\$100,001 - \$250,000	13	5.1%	2,082	9.8%	6	15.8%	1,108	39.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	8.9%	13,171	62.3%	3	7.9%	992	34.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>257</b>	<b>100.0%</b>	<b>21,154</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>2,839</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	13	52.0%	655	9.5%	4	50.0%	230	21.0%
\$100,001 - \$250,000	4	16.0%	694	10.1%	3	37.5%	488	44.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	32.0%	5,543	80.4%	1	12.5%	375	34.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>6,891</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,093</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 Multistate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000:s)	%	#	%	\$(000:s)	%
<b>Home Purchase</b>								
Low	34	6.0%	4,162	4.2%	112	19.9%	10,672	10.9%
Moderate	146	26.0%	16,880	17.2%	169	30.1%	21,410	21.8%
Low/Moderate Total	180	32.0%	21,042	21.5%	281	50.0%	32,082	32.7%
Middle	240	42.7%	42,014	42.9%	117	20.8%	20,142	20.5%
Upper	142	25.3%	34,966	35.7%	161	28.6%	44,296	45.2%
Unknown	0	0.0%	0	0.0%	3	0.5%	1,502	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	562	100.0%	98,022	100.0%	562	100.0%	98,022	100.0%
<b>Refinance</b>								
Low	18	2.5%	1,816	1.8%	52	7.3%	3,105	3.1%
Moderate	83	11.6%	7,860	7.9%	118	16.5%	10,357	10.4%
Low/Moderate Total	101	14.1%	9,676	9.7%	170	23.7%	13,462	13.5%
Middle	328	45.7%	40,681	40.8%	159	22.2%	16,153	16.2%
Upper	286	39.9%	49,293	49.4%	356	49.7%	65,090	65.2%
Unknown	2	0.3%	125	0.1%	32	4.5%	5,070	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	717	100.0%	99,775	100.0%	717	100.0%	99,775	100.0%
<b>Home Improvement</b>								
Low	10	2.6%	636	2.7%	17	4.4%	475	2.0%
Moderate	48	12.5%	2,440	10.4%	39	10.2%	1,452	6.2%
Low/Moderate Total	58	15.1%	3,076	13.1%	56	14.6%	1,927	8.2%
Middle	157	41.0%	8,352	35.5%	82	21.4%	3,696	15.7%
Upper	168	43.9%	12,092	51.4%	233	60.8%	17,470	74.3%
Unknown	0	0.0%	0	0.0%	12	3.1%	427	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	383	100.0%	23,520	100.0%	383	100.0%	23,520	100.0%
<b>Multi-Family</b>								
Low	4	13.3%	2,549	4.7%	0	0.0%	0	0.0%
Moderate	12	40.0%	14,090	25.9%	0	0.0%	0	0.0%
Low/Moderate Total	16	53.3%	16,639	30.6%	0	0.0%	0	0.0%
Middle	10	33.3%	35,487	65.3%	0	0.0%	0	0.0%
Upper	4	13.3%	2,228	4.1%	2	6.7%	1,035	1.9%
Unknown	0	0.0%	0	0.0%	28	93.3%	53,319	98.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	54,354	100.0%	30	100.0%	54,354	100.0%
<b>Other Purpose LOC</b>								
Low	8	1.8%	379	1.2%	14	3.1%	562	1.7%
Moderate	39	8.7%	1,474	4.6%	71	15.8%	3,016	9.4%
Low/Moderate Total	47	10.4%	1,853	5.8%	85	18.9%	3,578	11.1%
Middle	204	45.3%	12,934	40.3%	106	23.6%	5,404	16.8%
Upper	199	44.2%	17,341	54.0%	249	55.3%	22,791	70.9%
Unknown	0	0.0%	0	0.0%	10	2.2%	355	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	450	100.0%	32,128	100.0%	450	100.0%	32,128	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	1	2.1%	9	0.4%	2	4.3%	35	1.5%
Moderate	4	8.5%	117	5.1%	11	23.4%	446	19.5%
Low/Moderate Total	5	10.6%	126	5.5%	13	27.7%	481	21.1%
Middle	26	55.3%	1,212	53.1%	21	44.7%	953	41.7%
Upper	16	34.0%	946	41.4%	13	27.7%	850	37.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47	100.0%	2,284	100.0%	47	100.0%	2,284	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total</b>								
Low	75	3.4%	9,551	3.1%	197	9.0%	14,849	4.8%
Moderate	332	15.2%	42,861	13.8%	408	18.6%	36,681	11.8%
Low/Moderate Total	407	18.6%	52,412	16.9%	605	27.6%	51,530	16.6%
Middle	965	44.1%	140,680	45.4%	485	22.2%	46,348	14.9%
Upper	815	37.2%	116,866	37.7%	1,014	46.3%	151,532	48.9%
Unknown	2	0.1%	125	0.0%	85	3.9%	60,673	19.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,189	100.0%	310,083	100.0%	2,189	100.0%	310,083	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group : 2019 Multistate Louisville/Jefferson County #31140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000's)	%	#	%	\$(000's)	%
<b>Home Purchase</b>								
Low	17	6.6%	1,771	2.7%	39	15.2%	4,137	6.4%
Moderate	30	11.7%	3,970	6.1%	64	25.0%	9,028	13.9%
Low/Moderate Total	47	18.4%	5,741	8.8%	103	40.2%	13,165	20.3%
Middle	86	33.6%	13,584	20.9%	37	14.5%	6,408	9.9%
Upper	123	48.0%	45,667	70.3%	115	44.9%	45,307	69.7%
Unknown	0	0.0%	0	0.0%	1	0.4%	112	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	256	100.0%	64,992	100.0%	256	100.0%	64,992	100.0%
<b>Refinance</b>								
Low	5	2.0%	242	0.4%	13	5.3%	692	1.2%
Moderate	16	6.5%	1,432	2.5%	26	10.5%	2,752	4.8%
Low/Moderate Total	21	8.5%	1,674	2.9%	39	15.8%	3,444	6.0%
Middle	83	33.6%	10,907	19.0%	42	17.0%	5,765	10.0%
Upper	143	57.9%	44,859	78.1%	154	62.3%	46,884	81.6%
Unknown	0	0.0%	0	0.0%	12	4.9%	1,347	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	247	100.0%	57,440	100.0%	247	100.0%	57,440	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	1.4%	12	0.2%
Moderate	5	6.9%	185	3.5%	7	9.7%	275	5.2%
Low/Moderate Total	5	6.9%	185	3.5%	8	11.1%	287	5.4%
Middle	26	36.1%	1,377	25.9%	12	16.7%	645	12.1%
Upper	41	56.9%	3,753	70.6%	50	69.4%	4,185	78.7%
Unknown	0	0.0%	0	0.0%	2	2.8%	198	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	72	100.0%	5,315	100.0%	72	100.0%	5,315	100.0%
<b>Multi-Family</b>								
Low	2	22.2%	1,321	12.6%	0	0.0%	0	0.0%
Moderate	2	22.2%	4,650	44.4%	0	0.0%	0	0.0%
Low/Moderate Total	4	44.4%	5,971	57.0%	0	0.0%	0	0.0%
Middle	2	22.2%	760	7.3%	0	0.0%	0	0.0%
Upper	3	33.3%	3,738	35.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	10,469	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	10,469	100.0%	9	100.0%	10,469	100.0%
<b>Other Purpose LOC</b>								
Low	1	1.7%	31	0.5%	0	0.0%	0	0.0%
Moderate	2	3.4%	80	1.3%	6	10.3%	345	5.5%
Low/Moderate Total	3	5.2%	111	1.8%	6	10.3%	345	5.5%
Middle	24	41.4%	2,405	38.4%	15	25.9%	1,414	22.6%
Upper	31	53.4%	3,754	59.9%	36	62.1%	4,482	71.5%
Unknown	0	0.0%	0	0.0%	1	1.7%	29	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	6,270	100.0%	58	100.0%	6,270	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	33.3%	37	19.8%	3	50.0%	67	35.8%
Upper	4	66.7%	150	80.2%	3	50.0%	120	64.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	187	100.0%	6	100.0%	187	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total</b>								
Low	25	3.9%	3,365	2.3%	53	8.2%	4,841	3.3%
Moderate	55	8.5%	10,317	7.1%	103	15.9%	12,400	8.6%
Low/Moderate Total	80	12.3%	13,682	9.3%	156	24.1%	17,241	11.9%
Middle	223	34.4%	29,070	20.1%	109	16.8%	14,299	9.9%
Upper	345	53.2%	101,921	70.4%	358	55.2%	100,978	69.8%
Unknown	0	0.0%	0	0.0%	25	3.9%	12,155	8.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	648	100.0%	144,673	100.0%	648	100.0%	144,673	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 IL Kankakee MSA #28100

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	3	10.0%	179	5.9%	5	16.7%	354	11.7%
Moderate	6	20.0%	632	20.8%	16	53.3%	1,598	52.7%
Low/Moderate Total	9	30.0%	811	26.8%	21	70.0%	1,952	64.4%
Middle	11	36.7%	1,127	37.2%	6	20.0%	717	23.7%
Upper	10	33.3%	1,093	36.1%	3	10.0%	362	11.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	3,031	100.0%	30	100.0%	3,031	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	14.3%	80	12.1%
Moderate	4	28.6%	164	24.8%	5	35.7%	122	18.4%
Low/Moderate Total	4	28.6%	164	24.8%	7	50.0%	202	30.5%
Middle	9	64.3%	478	72.2%	1	7.1%	13	2.0%
Upper	1	7.1%	20	3.0%	6	42.9%	447	67.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	662	100.0%	14	100.0%	662	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	60.0%	69	42.1%	1	20.0%	30	18.3%
Low/Moderate Total	3	60.0%	69	42.1%	1	20.0%	30	18.3%
Middle	2	40.0%	95	57.9%	3	60.0%	109	66.5%
Upper	0	0.0%	0	0.0%	1	20.0%	25	15.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	164	100.0%	5	100.0%	164	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	1	50.0%	25	23.8%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	25	23.8%	0	0.0%	0	0.0%
Middle	1	50.0%	80	76.2%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	80	76.2%
Unknown	0	0.0%	0	0.0%	1	50.0%	25	23.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	105	100.0%	2	100.0%	105	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	4	7.8%	204	5.1%	7	13.7%	434	11.0%
Moderate	13	25.5%	865	21.8%	22	43.1%	1,750	44.2%
Low/Moderate Total	17	33.3%	1,069	27.0%	29	56.9%	2,184	55.1%
Middle	23	45.1%	1,780	44.9%	10	19.6%	839	21.2%
Upper	11	21.6%	1,113	28.1%	11	21.6%	914	23.1%
Unknown	0	0.0%	0	0.0%	1	2.0%	25	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	3,962	100.0%	51	100.0%	3,962	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2019 IN Indianapolis-Carmel-Anderson #26900

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	26	12.6%	3,614	8.9%	39	18.8%	4,043	9.9%
Moderate	36	17.4%	3,577	8.8%	56	27.1%	7,025	17.3%
Low/Moderate Total	62	30.0%	7,191	17.7%	95	45.9%	11,068	27.2%
Middle	88	42.5%	17,032	41.9%	28	13.5%	4,696	11.5%
Upper	57	27.5%	16,454	40.5%	82	39.6%	24,494	60.2%
Unknown	0	0.0%	0	0.0%	2	1.0%	419	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	207	100.0%	40,677	100.0%	207	100.0%	40,677	100.0%
<b>Refinance</b>								
Low	14	4.6%	2,101	3.8%	22	7.2%	1,555	2.8%
Moderate	30	9.8%	2,356	4.3%	37	12.1%	3,286	6.0%
Low/Moderate Total	44	14.4%	4,457	8.1%	59	19.3%	4,841	8.8%
Middle	114	37.3%	22,103	40.4%	64	20.9%	7,518	13.7%
Upper	148	48.4%	28,149	51.5%	172	56.2%	41,060	75.1%
Unknown	0	0.0%	0	0.0%	11	3.6%	1,290	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	306	100.0%	54,709	100.0%	306	100.0%	54,709	100.0%
<b>Home Improvement</b>								
Low	6	4.4%	416	4.5%	8	5.9%	237	2.5%
Moderate	14	10.4%	466	5.0%	14	10.4%	703	7.5%
Low/Moderate Total	20	14.8%	882	9.5%	22	16.3%	940	10.1%
Middle	50	37.0%	3,591	38.5%	38	28.1%	2,024	21.7%
Upper	65	48.1%	4,848	52.0%	75	55.6%	6,357	68.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	135	100.0%	9,321	100.0%	135	100.0%	9,321	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	75.0%	6,151	97.9%	0	0.0%	0	0.0%
Low/Moderate Total	3	75.0%	6,151	97.9%	0	0.0%	0	0.0%
Middle	1	25.0%	134	2.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	6,285	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	6,285	100.0%	4	100.0%	6,285	100.0%
<b>Other Purpose LOC</b>								
Low	3	2.1%	256	2.3%	3	2.1%	72	0.6%
Moderate	13	9.2%	743	6.6%	17	12.1%	613	5.4%
Low/Moderate Total	16	11.3%	999	8.9%	20	14.2%	685	6.1%
Middle	54	38.3%	3,829	34.0%	31	22.0%	1,968	17.5%
Upper	71	50.4%	6,426	57.1%	79	56.0%	7,906	70.3%
Unknown	0	0.0%	0	0.0%	11	7.8%	695	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	141	100.0%	11,254	100.0%	141	100.0%	11,254	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	16.7%	60	10.5%
Moderate	3	25.0%	55	9.6%	2	16.7%	38	6.7%
Low/Moderate Total	3	25.0%	55	9.6%	4	33.3%	98	17.2%
Middle	7	58.3%	465	81.2%	4	33.3%	349	61.2%
Upper	2	16.7%	52	9.1%	4	33.3%	123	21.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	570	100.0%	12	100.0%	570	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals:</b>								
Low	49	6.1%	6,387	5.2%	74	9.2%	5,967	4.9%
Moderate	99	12.3%	13,248	10.9%	126	15.7%	11,665	9.5%
Low/Moderate Total	148	18.4%	19,735	16.1%	200	24.8%	17,632	14.4%
Middle	314	39.0%	47,152	38.4%	165	20.5%	16,555	13.5%
Upper	343	42.6%	55,929	45.5%	412	51.2%	79,940	65.1%
Unknown	0	0.0%	0	0.0%	28	3.5%	8,689	7.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	805	100.0%	122,816	100.0%	805	100.0%	122,816	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019IN Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	1.3%	350	0.8%	68	17.9%	4,570	10.3%
Moderate	96	25.3%	8,717	19.7%	134	35.4%	12,568	28.3%
Low/Moderate Total	101	26.6%	9,067	20.4%	202	53.3%	17,138	38.6%
Middle	221	58.3%	26,107	58.9%	85	22.4%	11,530	26.0%
Upper	57	15.0%	9,180	20.7%	92	24.3%	15,686	35.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	379	100.0%	44,354	100.0%	379	100.0%	44,354	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	52	11.6%	2,416	6.1%
Moderate	71	15.9%	4,709	11.8%	90	20.1%	6,054	15.2%
Low/Moderate Total	71	15.9%	4,709	11.8%	142	31.8%	8,470	21.2%
Middle	293	65.5%	25,383	63.6%	117	26.2%	9,498	23.8%
Upper	83	18.6%	9,800	24.6%	179	40.0%	21,366	53.6%
Unknown	0	0.0%	0	0.0%	9	2.0%	558	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	447	100.0%	39,892	100.0%	447	100.0%	39,892	100.0%
<b>Home Improvement</b>								
Low	1	0.6%	39	0.6%	12	7.1%	201	3.1%
Moderate	17	10.1%	546	8.4%	31	18.5%	998	15.3%
Low/Moderate Total	18	10.7%	585	9.0%	43	25.6%	1,199	18.4%
Middle	131	78.0%	5,213	79.8%	31	18.5%	1,218	18.7%
Upper	19	11.3%	732	11.2%	92	54.8%	4,051	62.0%
Unknown	0	0.0%	0	0.0%	2	1.2%	62	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	168	100.0%	6,530	100.0%	168	100.0%	6,530	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	262	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	262	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	262	100.0%	1	100.0%	262	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	11	6.8%	394	4.6%
Moderate	20	12.3%	1,061	12.4%	29	17.9%	973	11.4%
Low/Moderate Total	20	12.3%	1,061	12.4%	40	24.7%	1,367	16.0%
Middle	108	66.7%	5,701	66.6%	47	29.0%	2,348	27.4%
Upper	34	21.0%	1,797	21.0%	70	43.2%	4,589	53.6%
Unknown	0	0.0%	0	0.0%	5	3.1%	255	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	162	100.0%	8,559	100.0%	162	100.0%	8,559	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	2.6%	10	0.9%
Moderate	5	13.2%	199	17.0%	10	26.3%	296	25.3%
Low/Moderate Total	5	13.2%	199	17.0%	11	28.9%	306	26.2%
Middle	31	81.6%	917	78.4%	13	34.2%	346	29.6%
Upper	2	5.3%	53	4.5%	14	36.8%	517	44.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	1,169	100.0%	38	100.0%	1,169	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	6	0.5%	389	0.4%	144	12.1%	7,591	7.5%
Moderate	209	17.5%	15,232	15.1%	294	24.6%	20,889	20.7%
Low/Moderate Total	215	18.0%	15,621	15.5%	438	36.7%	28,480	28.3%
Middle	785	65.7%	63,583	63.1%	293	24.5%	24,940	24.8%
Upper	195	16.3%	21,562	21.4%	447	37.4%	46,209	45.9%
Unknown	0	0.0%	0	0.0%	17	1.4%	1,137	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,195	100.0%	100,766	100.0%	1,195	100.0%	100,766	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 KY Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	6.3%	111	4.9%
Moderate	0	0.0%	0	0.0%	4	25.0%	421	18.6%
Low/Moderate Total	0	0.0%	0	0.0%	5	31.3%	532	23.5%
Middle	5	31.3%	566	25.0%	5	31.3%	656	29.0%
Upper	11	68.8%	1,696	75.0%	6	37.5%	1,074	47.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	2,262	100.0%	16	100.0%	2,262	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	1.8%	35	0.5%
Moderate	1	1.8%	40	0.6%	8	14.5%	585	8.8%
Low/Moderate Total	1	1.8%	40	0.6%	9	16.4%	620	9.3%
Middle	16	29.1%	1,716	25.9%	10	18.2%	899	13.5%
Upper	38	69.1%	4,877	73.5%	34	61.8%	5,010	75.5%
Unknown	0	0.0%	0	0.0%	2	3.6%	110	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	6,633	100.0%	55	100.0%	6,633	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	7.1%	10	1.7%
Moderate	0	0.0%	0	0.0%	1	7.1%	20	3.4%
Low/Moderate Total	0	0.0%	0	0.0%	2	14.3%	30	5.1%
Middle	6	42.9%	240	40.7%	2	14.3%	125	21.2%
Upper	8	57.1%	349	59.3%	10	71.4%	434	73.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	589	100.0%	14	100.0%	589	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	7.1%	35	3.9%
Low/Moderate Total	0	0.0%	0	0.0%	1	7.1%	35	3.9%
Middle	2	14.3%	101	11.3%	3	21.4%	205	22.9%
Upper	12	85.7%	794	88.7%	9	64.3%	620	69.3%
Unknown	0	0.0%	0	0.0%	1	7.1%	35	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	895	100.0%	14	100.0%	895	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	100.0%	33	100.0%
Upper	1	100.0%	33	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	33	100.0%	1	100.0%	33	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	3	3.0%	156	1.5%
Moderate	1	1.0%	40	0.4%	14	14.0%	1,061	10.2%
Low/Moderate Total	1	1.0%	40	0.4%	17	17.0%	1,217	11.7%
Middle	29	29.0%	2,623	25.2%	21	21.0%	1,912	18.4%
Upper	70	70.0%	7,749	74.4%	59	59.0%	7,138	68.6%
Unknown	0	0.0%	0	0.0%	3	3.0%	145	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	100	100.0%	10,412	100.0%	100	100.0%	10,412	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group : 2019 OH Dayton-Kettering MSA #19430

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	1.1%	57	0.3%	13	13.8%	897	5.1%
Moderate	17	18.1%	2,737	15.7%	23	24.5%	2,348	13.4%
Low/Moderate Total	18	19.1%	2,794	16.0%	36	38.3%	3,245	18.6%
Middle	45	47.9%	6,961	39.9%	19	20.2%	2,674	15.3%
Upper	31	33.0%	7,709	44.1%	37	39.4%	11,349	65.0%
Unknown	0	0.0%	0	0.0%	2	2.1%	196	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	94	100.0%	17,464	100.0%	94	100.0%	17,464	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	5	3.8%	228	1.1%
Moderate	8	6.2%	413	2.0%	21	16.2%	1,697	8.3%
Low/Moderate Total	8	6.2%	413	2.0%	26	20.0%	1,925	9.4%
Middle	64	49.2%	6,775	33.2%	27	20.8%	2,280	11.2%
Upper	58	44.6%	13,191	64.7%	72	55.4%	15,560	76.4%
Unknown	0	0.0%	0	0.0%	5	3.8%	614	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	130	100.0%	20,379	100.0%	130	100.0%	20,379	100.0%
<b>Home Improvement</b>								
Low	2	5.4%	40	1.7%	3	8.1%	77	3.4%
Moderate	1	2.7%	43	1.9%	9	24.3%	285	12.5%
Low/Moderate Total	3	8.1%	83	3.6%	12	32.4%	362	15.8%
Middle	21	56.8%	735	32.1%	11	29.7%	494	21.6%
Upper	13	35.1%	1,469	64.2%	13	35.1%	1,391	60.8%
Unknown	0	0.0%	0	0.0%	1	2.7%	40	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	2,287	100.0%	37	100.0%	2,287	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	2	15.4%	74	0.2%
Moderate	3	23.1%	302	0.8%	0	0.0%	0	0.0%
Low/Moderate Total	3	23.1%	302	0.8%	2	15.4%	74	0.2%
Middle	4	30.8%	11,114	30.1%	0	0.0%	0	0.0%
Upper	6	46.2%	25,447	69.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	84.6%	36,789	99.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	36,863	100.0%	13	100.0%	36,863	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	10	8.8%	228	2.9%
Moderate	10	8.8%	474	6.0%	14	12.3%	533	6.7%
Low/Moderate Total	10	8.8%	474	6.0%	24	21.1%	761	9.6%
Middle	52	45.6%	2,833	35.7%	32	28.1%	1,935	24.4%
Upper	52	45.6%	4,627	58.3%	54	47.4%	5,156	65.0%
Unknown	0	0.0%	0	0.0%	4	3.5%	82	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	114	100.0%	7,934	100.0%	114	100.0%	7,934	100.0%
<b>Other Purpose Closed Exempt</b>								
Low	0	0.0%	0	0.0%	1	20.0%	8	5.4%
Moderate	0	0.0%	0	0.0%	1	20.0%	30	20.1%
Low/Moderate Total	0	0.0%	0	0.0%	2	40.0%	38	25.5%
Middle	2	40.0%	54	36.2%	0	0.0%	0	0.0%
Upper	3	60.0%	95	63.8%	3	60.0%	111	74.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	149	100.0%	5	100.0%	149	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	3	0.8%	97	0.1%	34	8.7%	1,512	1.8%
Moderate	39	9.9%	3,969	4.7%	68	17.3%	4,893	5.8%
Low/Moderate Total	42	10.7%	4,066	4.8%	102	26.0%	6,405	7.5%
Middle	188	47.8%	28,472	33.5%	89	22.6%	7,383	8.7%
Upper	163	41.5%	52,538	61.8%	179	45.5%	33,567	39.5%
Unknown	0	0.0%	0	0.0%	23	5.9%	37,721	44.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	393	100.0%	85,076	100.0%	393	100.0%	85,076	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2019 OH Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	4.3%	206	3.7%
Moderate	5	10.6%	511	9.1%	18	38.3%	1,753	31.2%
Low/Moderate Total	5	10.6%	511	9.1%	20	42.6%	1,959	34.9%
Middle	28	59.6%	3,145	56.1%	15	31.9%	1,602	28.6%
Upper	14	29.8%	1,954	34.8%	12	25.5%	2,049	36.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>5,610</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>5,610</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	12	12.4%	605	7.3%
Moderate	5	5.2%	360	4.4%	14	14.4%	811	9.8%
Low/Moderate Total	5	5.2%	360	4.4%	26	26.8%	1,416	17.2%
Middle	59	60.8%	4,179	50.7%	22	22.7%	1,487	18.0%
Upper	33	34.0%	3,709	45.0%	46	47.4%	5,203	63.1%
Unknown	0	0.0%	0	0.0%	3	3.1%	142	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>8,248</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>8,248</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	6.1%	30	1.6%
Moderate	2	6.1%	156	8.4%	6	18.2%	322	17.2%
Low/Moderate Total	2	6.1%	156	8.4%	8	24.2%	352	18.8%
Middle	16	48.5%	754	40.4%	11	33.3%	637	34.1%
Upper	15	45.5%	958	51.3%	13	39.4%	709	38.0%
Unknown	0	0.0%	0	0.0%	1	3.0%	170	9.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>1,868</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>1,868</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	35	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	35	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	6	9.7%	216	5.0%
Moderate	5	8.1%	387	9.0%	10	16.1%	415	9.6%
Low/Moderate Total	5	8.1%	387	9.0%	16	25.8%	631	14.6%
Middle	39	62.9%	2,069	48.0%	16	25.8%	1,225	28.4%
Upper	18	29.0%	1,854	43.0%	26	41.9%	2,042	47.4%
Unknown	0	0.0%	0	0.0%	4	6.5%	412	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>4,310</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>4,310</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	20.0%	30	10.6%
Moderate	0	0.0%	0	0.0%	2	40.0%	34	12.0%
Low/Moderate Total	0	0.0%	0	0.0%	3	60.0%	64	22.5%
Middle	4	80.0%	114	40.1%	0	0.0%	0	0.0%
Upper	1	20.0%	170	59.9%	2	40.0%	220	77.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>284</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>284</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	23	9.4%	1,087	5.3%
Moderate	17	6.9%	1,414	6.9%	50	20.4%	3,335	16.4%
Low/Moderate Total	17	6.9%	1,414	6.9%	73	29.8%	4,422	21.7%
Middle	147	60.0%	10,296	50.6%	64	26.1%	4,951	24.3%
Upper	81	33.1%	8,645	42.5%	99	40.4%	10,223	50.2%
Unknown	0	0.0%	0	0.0%	9	3.7%	759	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>245</b>	<b>100.0%</b>	<b>20,355</b>	<b>100.0%</b>	<b>245</b>	<b>100.0%</b>	<b>20,355</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 Multistate Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	69	11.2%	16,857	13.3%	0	0.0%	0	0.0%
Moderate	134	21.7%	27,526	21.8%	1	4.8%	400	11.0%
Low/Moderate Total	203	32.8%	44,383	35.1%	1	4.8%	400	11.0%
Middle	243	39.3%	47,100	37.2%	20	95.2%	3,240	89.0%
Upper	167	27.0%	33,637	26.0%	0	0.0%	0	0.0%
Unknown	5	0.8%	1,364	1.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>126,484</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>3,640</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	324	52.4%	46,016	36.4%	17	81.0%	2,554	70.2%
Over \$1 Million	265	42.9%	77,986	61.7%	3	14.3%	1,074	29.5%
Not Known	29	4.7%	2,482	2.0%	1	4.8%	12	0.3%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>126,484</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>3,640</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	305	49.4%	14,123	11.2%	10	47.6%	345	9.5%
\$100,001 - \$250,000	139	22.5%	24,379	19.3%	4	19.0%	663	18.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	174	28.2%	87,982	69.6%	7	33.3%	2,632	72.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>618</b>	<b>100.0%</b>	<b>126,484</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>3,640</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	210	64.8%	8,618	18.7%	9	52.9%	333	13.0%
\$100,001 - \$250,000	52	16.0%	8,309	18.1%	4	23.5%	663	26.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	62	19.1%	29,089	63.2%	4	23.5%	1,558	61.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>324</b>	<b>100.0%</b>	<b>46,016</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>2,554</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 Multistate Louisville/Jefferson County #31140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	26	13.6%	6,888	17.9%	0	0.0%	0	0.0%
Moderate	32	16.8%	8,188	21.3%	0	0.0%	0	0.0%
Low/Moderate Total	58	30.4%	15,076	39.2%	0	0.0%	0	0.0%
Middle	72	37.7%	14,212	36.9%	1	25.0%	120	88.2%
Upper	56	29.3%	7,068	18.4%	3	75.0%	16	11.8%
Unknown	5	2.6%	2,144	5.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>191</b>	<b>100.0%</b>	<b>38,500</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>
	By Revenue							
Total \$1 Million or Less	99	51.8%	12,647	32.8%	4	100.0%	136	100.0%
Over \$1 Million	89	46.6%	25,078	65.1%	0	0.0%	0	0.0%
Not Known	3	1.6%	775	2.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>191</b>	<b>100.0%</b>	<b>38,500</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>
	By Loan Size							
\$100,000 or less	104	54.5%	4,737	12.3%	3	75.0%	16	11.8%
\$100,001 - \$250,000	36	18.8%	6,013	15.6%	1	25.0%	120	88.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	51	26.7%	27,750	72.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>191</b>	<b>100.0%</b>	<b>38,500</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	70	70.7%	2,741	21.7%	3	75.0%	16	11.8%
\$100,001 - \$250,000	11	11.1%	1,830	14.5%	1	25.0%	120	88.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	18.2%	8,076	63.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>12,647</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>

\*Information based on Test data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IL Kankakee MSA #28100

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	3	20.0%	122	6.9%	0	0.0%	0	0.0%
Moderate	5	33.3%	1,323	75.3%	0	0.0%	0	0.0%
Low/Moderate Total	8	33.3%	1,445	82.2%	0	0.0%	0	0.0%
Middle	5	33.3%	2,69	14.7%	5	75.0%	300	88.8%
Upper	2	13.3%	54	3.1%	1	25.0%	35	10.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,758</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>
	By Revenue							
Total \$1 Million or Less	10	66.7%	460	26.2%	4	100.0%	335	100.0%
Over \$1 Million	5	33.3%	1,298	73.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,758</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>
	By Loan Size							
\$100,000 or less	12	80.0%	585	33.3%	2	50.0%	60	17.9%
\$100,001 - \$250,000	0	0.0%	0	0.0%	2	50.0%	275	82.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	20.0%	1,173	66.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15</b>	<b>100.0%</b>	<b>1,758</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	10	100.0%	460	100.0%	2	50.0%	60	17.9%
\$100,001 - \$250,000	0	0.0%	0	0.0%	2	50.0%	275	82.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>460</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group: 2019 IN Indianapolis-Carmel-Anderson #26900

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	31	10.2%	7,473	12.5%	0	0.0%	0	0.0%
Moderate	69	22.7%	11,770	19.8%	1	5.0%	300	7.2%
Low/Moderate Total	100	32.9%	19,243	32.3%	1	5.0%	300	7.2%
Middle	122	40.1%	22,241	37.3%	12	60.0%	2,378	58.0%
Upper	80	26.3%	17,383	29.2%	7	35.0%	1,523	36.8%
Unknown	2	0.7%	700	1.2%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>59,567</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>4,139</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	127	41.8%	17,332	29.1%	15	75.0%	2,881	69.6%
Over \$1 Million	172	56.6%	41,828	70.2%	5	25.0%	1,258	30.4%
Not Known	5	1.6%	407	0.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>59,567</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>4,139</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	154	50.7%	7,432	12.5%	8	40.0%	403	9.7%
\$100,001 - \$250,000	76	25.0%	13,010	21.8%	3	15.0%	518	12.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	74	24.3%	39,125	65.7%	9	45.0%	3,218	77.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>304</b>	<b>100.0%</b>	<b>59,567</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>4,139</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	83	65.4%	3,159	18.2%	7	46.7%	353	12.3%
\$100,001 - \$250,000	26	20.5%	4,301	24.8%	3	20.0%	518	18.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	14.2%	9,872	57.0%	5	33.3%	2,010	69.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>127</b>	<b>100.0%</b>	<b>17,332</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>2,881</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IN Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	38	11.3%	5,214	11.8%	7	4.2%	685	3.9%
Low/Moderate Total	38	11.3%	5,214	11.8%	7	4.2%	685	3.9%
Middle	225	67.0%	25,384	57.3%	138	76.6%	11,336	65.3%
Upper	73	21.7%	13,719	31.0%	32	19.2%	5,345	30.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	336	100.0%	44,317	100.0%	167	100.0%	17,366	100.0%
	By Revenue							
Total \$1 Million or Less	200	59.5%	12,853	29.0%	154	92.2%	15,527	89.4%
Over \$1 Million	125	37.2%	31,042	70.0%	7	4.2%	1,559	9.0%
Not Known	11	3.3%	422	1.0%	6	3.6%	280	1.6%
Total	336	100.0%	44,317	100.0%	167	100.0%	17,366	100.0%
	By Loan Size							
\$100,000 or less	230	68.5%	9,125	20.6%	115	68.9%	4,123	23.7%
\$100,001 - \$250,000	57	17.0%	10,051	22.7%	29	17.4%	5,115	29.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	49	14.6%	25,141	56.7%	23	13.8%	8,128	46.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	336	100.0%	44,317	100.0%	167	100.0%	17,366	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	168	84.0%	5,977	46.5%	108	70.1%	3,919	25.2%
\$100,001 - \$250,000	25	12.5%	4,291	33.4%	27	17.5%	4,815	31.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	3.5%	2,585	20.1%	19	12.3%	6,793	43.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	200	100.0%	12,853	100.0%	154	100.0%	15,527	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 KY Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	5	21.7%	1,181	36.3%	1	33.3%	30	28.6%
Upper	18	78.3%	2,075	63.7%	2	66.7%	75	71.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,256	100.0%	3	100.0%	105	100.0%
	By Revenue							
Total \$1 Million or Less	12	52.2%	1,387	42.6%	3	100.0%	105	100.0%
Over \$1 Million	10	43.5%	1,839	56.5%	0	0.0%	0	0.0%
Not Known	1	4.3%	30	0.9%	0	0.0%	0	0.0%
Total	23	100.0%	3,256	100.0%	3	100.0%	105	100.0%
	By Loan Size							
\$100,000 or less	16	69.6%	849	26.1%	3	100.0%	105	100.0%
\$100,001 - \$250,000	3	13.0%	636	19.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	17.4%	1,771	54.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,256	100.0%	3	100.0%	105	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	9	75.0%	431	31.1%	3	100.0%	105	100.0%
\$100,001 - \$250,000	1	8.3%	236	17.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	16.7%	720	51.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,387	100.0%	3	100.0%	105	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 OH Dayton-Kettering MSA #19430

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	13	6.4%	3,294	7.2%	0	0.0%	0	0.0%
Moderate	52	25.5%	14,507	31.6%	0	0.0%	0	0.0%
Low/Moderate Total	65	31.9%	17,801	38.8%	0	0.0%	0	0.0%
Middle	90	44.1%	19,599	42.7%	3	100.0%	475	100.0%
Upper	49	24.0%	8,503	18.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>45,903</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	77	37.7%	7,158	15.6%	3	100.0%	475	100.0%
Over \$1 Million	124	60.8%	38,324	83.5%	0	0.0%	0	0.0%
Not Known	3	1.5%	421	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>45,903</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	91	44.6%	4,649	10.1%	2	66.7%	87	18.3%
\$100,001 - \$250,000	57	27.9%	10,628	23.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	56	27.5%	30,626	66.7%	1	33.3%	388	81.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>45,903</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	57	74.0%	2,349	32.8%	2	66.7%	87	18.3%
\$100,001 - \$250,000	15	19.5%	2,433	34.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	6.5%	2,376	33.2%	1	33.3%	388	81.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>77</b>	<b>100.0%</b>	<b>7,158</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>475</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 OH Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	15.3%	2,495	26.5%	0	0.0%	0	0.0%
Low/Moderate Total	9	15.3%	2,495	26.5%	0	0.0%	0	0.0%
Middle	40	67.8%	4,477	47.5%	24	75.0%	3,095	76.5%
Upper	10	16.9%	2,450	26.0%	8	25.0%	950	23.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>9,422</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,045</b>	<b>100.0%</b>
	By Revenue							
Total \$1 Million or Less	31	52.5%	2,587	27.5%	26	81.3%	3,451	85.3%
Over \$1 Million	25	42.4%	6,569	69.7%	4	12.5%	544	13.4%
Not Known	3	5.1%	266	2.8%	2	6.3%	50	1.2%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>9,422</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,045</b>	<b>100.0%</b>
	By Loan Size							
\$100,000 or less	36	61.0%	1,742	18.5%	16	50.0%	820	20.3%
\$100,001 - \$250,000	13	22.0%	2,238	23.8%	14	43.8%	2,475	61.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	16.9%	5,442	57.8%	2	6.3%	750	18.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>9,422</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,045</b>	<b>100.0%</b>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	26	83.9%	1,211	46.8%	13	50.0%	709	20.5%
\$100,001 - \$250,000	3	9.7%	522	20.2%	11	42.3%	1,992	57.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	6.5%	854	33.0%	2	7.7%	750	21.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>2,587</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>3,451</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2018 Multirate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	31	7.4%	4,483	7.0%	78	18.6%	7,197	11.2%
Moderate	79	18.9%	8,574	13.3%	125	29.8%	14,350	22.3%
Low/Moderate Total	110	26.3%	13,057	20.3%	203	48.4%	21,547	33.5%
Middle	190	45.3%	28,556	44.4%	73	17.4%	11,212	17.4%
Upper	116	27.7%	22,176	34.5%	142	33.9%	31,479	48.9%
Unknown	3	0.7%	571	0.9%	1	0.2%	122	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	419	100.0%	64,360	100.0%	419	100.0%	64,360	100.0%
<b>Refinance</b>								
Low	15	3.5%	1,258	2.5%	41	9.6%	2,321	4.6%
Moderate	37	8.7%	2,413	4.8%	73	17.1%	6,092	12.0%
Low/Moderate Total	52	12.2%	3,671	7.3%	114	26.8%	8,413	16.6%
Middle	217	50.9%	20,013	39.5%	89	20.9%	7,787	15.4%
Upper	157	36.9%	26,921	53.2%	199	46.7%	28,041	55.4%
Unknown	0	0.0%	0	0.0%	24	5.6%	6,364	12.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	426	100.0%	50,605	100.0%	426	100.0%	50,605	100.0%
<b>Home Improvement</b>								
Low	4	1.0%	165	0.6%	27	6.9%	1,098	3.7%
Moderate	45	11.5%	2,344	7.9%	67	17.0%	2,697	9.0%
Low/Moderate Total	49	12.5%	2,509	8.4%	94	23.9%	3,795	12.7%
Middle	186	47.3%	10,940	36.7%	85	21.6%	4,520	15.1%
Upper	157	39.9%	16,358	54.8%	207	52.7%	20,952	70.2%
Unknown	1	0.3%	30	0.1%	7	1.8%	570	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	393	100.0%	29,837	100.0%	393	100.0%	29,837	100.0%
<b>Multi-Family</b>								
Low	1	5.6%	79	0.2%	0	0.0%	0	0.0%
Moderate	6	33.3%	20,147	61.0%	0	0.0%	0	0.0%
Low/Moderate Total	7	38.9%	20,226	61.2%	0	0.0%	0	0.0%
Middle	9	50.0%	6,018	18.2%	0	0.0%	0	0.0%
Upper	2	11.1%	6,786	20.5%	1	5.6%	54	0.2%
Unknown	0	0.0%	0	0.0%	17	94.4%	32,976	99.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	33,030	100.0%	18	100.0%	33,030	100.0%
<b>Other Purpose LOC</b>								
Low	2	0.8%	77	0.5%	16	6.4%	529	3.3%
Moderate	30	12.0%	1,136	7.1%	31	12.4%	1,678	10.5%
Low/Moderate Total	32	12.9%	1,213	7.6%	47	18.9%	2,207	13.8%
Middle	120	48.2%	6,391	40.0%	66	26.5%	2,782	17.4%
Upper	96	38.6%	8,305	52.0%	131	52.6%	10,770	67.4%
Unknown	1	0.4%	75	0.5%	5	2.0%	225	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	249	100.0%	15,984	100.0%	249	100.0%	15,984	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	4	11.1%	330	12.5%	7	19.4%	350	13.2%
Moderate	8	22.2%	422	15.9%	8	22.2%	371	14.0%
Low/Moderate Total	12	33.3%	752	28.4%	15	41.7%	721	27.2%
Middle	14	38.9%	1,054	39.8%	8	22.2%	753	28.4%
Upper	10	27.8%	841	31.8%	13	36.1%	1,173	44.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	2,647	100.0%	36	100.0%	2,647	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	57	3.7%	6,392	3.3%	169	11.0%	11,495	5.9%
Moderate	205	13.3%	35,036	17.8%	304	19.7%	25,188	12.8%
Low/Moderate Total	262	17.0%	41,428	21.1%	473	30.7%	36,683	18.7%
Middle	736	47.8%	72,972	37.1%	321	20.8%	27,054	13.8%
Upper	538	34.9%	81,387	41.4%	693	45.0%	92,469	47.1%
Unknown	5	0.3%	676	0.3%	54	3.5%	40,257	20.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,541	100.0%	196,463	100.0%	1,541	100.0%	196,463	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 Multistate Louisville/Jefferson MSA #31140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	14	6.6%	1,252	2.6%	25	11.8%	1,871	3.9%
Moderate	15	7.1%	1,392	2.9%	40	18.9%	5,433	11.4%
Low/Moderate Total	29	13.7%	2,644	5.5%	65	30.7%	7,304	15.3%
Middle	75	35.4%	12,546	26.3%	41	19.3%	6,863	14.4%
Upper	106	50.0%	31,812	66.6%	104	49.1%	33,372	69.9%
Unknown	2	0.9%	734	1.5%	2	0.9%	197	0.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	212	100.0%	47,736	100.0%	212	100.0%	47,736	100.0%
<b>Refinance</b>								
Low	5	3.9%	459	1.9%	6	4.7%	387	1.6%
Moderate	12	9.4%	1,106	4.7%	17	13.4%	1,762	7.5%
Low/Moderate Total	17	13.4%	1,565	6.6%	23	18.1%	2,149	9.1%
Middle	44	34.6%	4,952	21.0%	28	22.0%	3,526	14.9%
Upper	66	52.0%	17,101	72.4%	57	44.9%	14,398	61.0%
Unknown	0	0.0%	0	0.0%	19	15.0%	3,545	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	127	100.0%	23,618	100.0%	127	100.0%	23,618	100.0%
<b>Home Improvement</b>								
Low	2	2.6%	24	0.3%	2	2.6%	34	0.5%
Moderate	6	7.9%	171	2.4%	9	11.8%	411	5.6%
Low/Moderate Total	8	10.5%	195	2.7%	11	14.5%	445	6.1%
Middle	27	35.5%	2,091	28.7%	10	13.2%	570	7.8%
Upper	41	53.9%	4,989	68.6%	54	71.1%	6,210	85.4%
Unknown	0	0.0%	0	0.0%	1	1.3%	50	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	7,275	100.0%	76	100.0%	7,275	100.0%
<b>Multi-Family</b>								
Low	1	33.3%	2,125	25.1%	0	0.0%	0	0.0%
Moderate	1	33.3%	230	2.7%	0	0.0%	0	0.0%
Low/Moderate Total	2	66.7%	2,355	27.8%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	33.3%	6,128	72.2%	3	100.0%	8,483	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	8,483	100.0%	3	100.0%	8,483	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	3.6%	75	1.4%
Moderate	1	1.8%	111	2.1%	10	17.9%	549	10.2%
Low/Moderate Total	1	1.8%	111	2.1%	12	21.4%	624	11.5%
Middle	18	32.1%	1,459	27.0%	14	25.0%	1,569	29.0%
Upper	37	66.1%	3,835	71.0%	29	51.8%	3,152	58.3%
Unknown	0	0.0%	0	0.0%	1	1.8%	60	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	5,405	100.0%	56	100.0%	5,405	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	9.1%	34	3.8%	2	18.2%	55	6.1%
Low/Moderate Total	1	9.1%	34	3.8%	2	18.2%	55	6.1%
Middle	6	54.5%	450	49.7%	3	27.3%	211	23.3%
Upper	4	36.4%	421	46.5%	6	54.5%	639	70.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	905	100.0%	11	100.0%	905	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	22	4.5%	3,860	4.1%	35	7.2%	2,367	2.5%
Moderate	36	7.4%	3,044	3.3%	78	16.1%	8,210	8.8%
Low/Moderate Total	58	12.0%	6,904	7.4%	113	23.3%	10,577	11.3%
Middle	170	35.1%	21,498	23.0%	96	19.8%	12,739	13.6%
Upper	254	52.4%	58,158	62.3%	250	51.5%	57,771	61.8%
Unknown	3	0.6%	6,862	7.3%	26	5.4%	12,335	13.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	485	100.0%	93,422	100.0%	485	100.0%	93,422	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 IL Kankakee MSA #28100

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	5.3%	52	2.3%	1	5.3%	102	4.4%
Moderate	5	26.3%	599	26.0%	6	31.6%	683	29.7%
Low/Moderate Total	6	31.6%	651	28.3%	7	36.8%	785	34.1%
Middle	7	36.8%	967	42.0%	5	26.3%	523	22.7%
Upper	6	31.6%	682	29.7%	7	36.8%	992	43.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	2,300	100.0%	19	100.0%	2,300	100.0%
<b>Refinance</b>								
Low	1	9.1%	233	24.6%	0	0.0%	0	0.0%
Moderate	1	9.1%	21	2.2%	0	0.0%	0	0.0%
Low/Moderate Total	2	18.2%	254	26.8%	0	0.0%	0	0.0%
Middle	6	54.5%	345	36.5%	5	45.5%	340	35.9%
Upper	3	27.3%	347	36.7%	5	45.5%	520	55.0%
Unknown	0	0.0%	0	0.0%	1	9.1%	86	9.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	946	100.0%	11	100.0%	946	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	10.0%	20	3.6%
Moderate	1	10.0%	20	3.6%	0	0.0%	0	0.0%
Low/Moderate Total	1	10.0%	20	3.6%	1	10.0%	20	3.6%
Middle	8	80.0%	405	72.6%	1	10.0%	10	1.8%
Upper	1	10.0%	133	23.8%	8	80.0%	528	94.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	558	100.0%	10	100.0%	558	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	50	26.3%	1	33.3%	90	47.4%
Low/Moderate Total	1	33.3%	50	26.3%	1	33.3%	90	47.4%
Middle	2	66.7%	140	73.7%	1	33.3%	50	26.3%
Upper	0	0.0%	0	0.0%	1	33.3%	50	26.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	190	100.0%	3	100.0%	190	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	357	100.0%	1	33.3%	15	4.2%
Upper	0	0.0%	0	0.0%	2	66.7%	342	95.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	357	100.0%	3	100.0%	357	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total</b>								
Low	2	4.3%	285	6.6%	2	4.3%	122	2.8%
Moderate	8	17.4%	690	15.9%	7	15.2%	773	17.8%
Low/Moderate Total	10	21.7%	975	22.4%	9	19.6%	895	20.6%
Middle	26	56.3%	2,214	50.9%	13	28.3%	938	21.6%
Upper	10	21.7%	1,162	26.7%	23	50.0%	2,432	55.9%
Unknown	0	0.0%	0	0.0%	1	2.2%	86	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	4,351	100.0%	46	100.0%	4,351	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group :2018 IN Indianapolis-Carmel-Anderson MSA #2000

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	15	7.4%	1,960	5.7%	29	14.2%	2,517	7.3%
Moderate	33	16.2%	3,744	10.9%	38	18.6%	4,537	13.2%
Low/Moderate Total	48	23.5%	5,704	16.7%	67	32.8%	7,054	20.6%
Middle	66	32.4%	9,082	26.5%	36	17.6%	5,731	16.7%
Upper	90	44.1%	19,472	56.8%	98	48.0%	19,988	58.3%
Unknown	0	0.0%	0	0.0%	3	1.5%	1,485	4.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>204</b>	<b>100.0%</b>	<b>34,258</b>	<b>100.0%</b>	<b>204</b>	<b>100.0%</b>	<b>34,258</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	6	2.9%	185	0.6%	11	5.4%	456	1.6%
Moderate	25	12.2%	2,187	7.5%	35	17.1%	2,706	9.3%
Low/Moderate Total	31	15.1%	2,372	8.1%	46	22.4%	3,162	10.8%
Middle	76	37.1%	11,585	39.7%	25	12.2%	2,545	8.7%
Upper	98	47.8%	15,258	52.2%	127	62.0%	21,340	73.0%
Unknown	0	0.0%	0	0.0%	7	3.4%	2,168	7.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>205</b>	<b>100.0%</b>	<b>29,215</b>	<b>100.0%</b>	<b>205</b>	<b>100.0%</b>	<b>29,215</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	2	1.2%	58	0.3%	4	2.3%	71	0.4%
Moderate	17	9.9%	1,962	10.2%	16	9.3%	494	2.6%
Low/Moderate Total	19	11.0%	2,020	10.5%	20	11.6%	565	2.9%
Middle	64	37.2%	6,590	34.1%	41	23.8%	2,972	15.4%
Upper	89	51.7%	10,698	55.4%	108	62.8%	15,711	81.4%
Unknown	0	0.0%	0	0.0%	3	1.7%	60	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>172</b>	<b>100.0%</b>	<b>19,308</b>	<b>100.0%</b>	<b>172</b>	<b>100.0%</b>	<b>19,308</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	20.0%	2,580	21.8%	0	0.0%	0	0.0%
Moderate	1	20.0%	740	6.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	40.0%	3,320	28.1%	0	0.0%	0	0.0%
Middle	2	40.0%	3,425	29.0%	0	0.0%	0	0.0%
Upper	1	20.0%	5,072	42.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	11,817	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>11,817</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>11,817</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	4	2.9%	281	2.2%	5	3.6%	185	1.4%
Moderate	13	9.5%	608	4.7%	18	13.1%	1,001	7.7%
Low/Moderate Total	17	12.4%	889	6.9%	23	16.8%	1,186	9.2%
Middle	50	36.5%	4,442	34.4%	28	20.4%	2,038	15.8%
Upper	70	51.1%	7,595	58.8%	82	59.9%	9,386	72.6%
Unknown	0	0.0%	0	0.0%	4	2.9%	316	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>12,926</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>12,926</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	1	7.7%	26	3.2%	2	15.4%	35	4.3%
Moderate	2	15.4%	54	6.6%	1	7.7%	30	3.7%
Low/Moderate Total	3	23.1%	80	9.7%	3	23.1%	65	7.9%
Middle	8	61.5%	516	62.9%	5	38.5%	214	26.1%
Upper	2	15.4%	225	27.4%	5	38.5%	542	66.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>821</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>821</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	29	3.9%	5,090	4.7%	51	6.9%	3,264	3.0%
Moderate	91	12.4%	9,295	8.6%	108	14.7%	8,768	8.1%
Low/Moderate Total	120	16.3%	14,385	13.3%	159	21.6%	12,032	11.1%
Middle	266	36.1%	35,640	32.9%	135	18.3%	13,500	12.5%
Upper	350	47.6%	58,320	53.8%	420	57.1%	66,967	61.8%
Unknown	0	0.0%	0	0.0%	22	3.0%	15,846	14.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>736</b>	<b>100.0%</b>	<b>108,345</b>	<b>100.0%</b>	<b>736</b>	<b>100.0%</b>	<b>108,345</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 L ending Data

Assessment Area/Group :2018 IN Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	78	16.5%	4,953	9.1%
Moderate	125	26.4%	9,730	17.8%	157	33.1%	12,946	23.7%
Low/Moderate Total	125	26.4%	9,730	17.8%	235	49.6%	17,899	32.8%
Middle	262	55.3%	29,105	53.3%	106	22.4%	12,738	23.3%
Upper	87	18.4%	15,784	28.9%	131	27.6%	23,644	43.3%
Unknown	0	0.0%	0	0.0%	2	0.4%	338	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	474	100.0%	54,619	100.0%	474	100.0%	54,619	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	41	11.7%	1,681	5.6%
Moderate	55	15.7%	4,161	13.8%	82	23.4%	5,047	16.7%
Low/Moderate Total	55	15.7%	4,161	13.8%	123	35.1%	6,728	22.3%
Middle	246	70.3%	21,266	70.5%	80	22.9%	6,440	21.4%
Upper	49	14.0%	4,732	15.7%	135	38.6%	15,738	52.2%
Unknown	0	0.0%	0	0.0%	12	3.4%	1,253	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	350	100.0%	30,159	100.0%	350	100.0%	30,159	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	20	8.4%	416	3.0%
Moderate	29	12.1%	1,947	13.8%	41	17.2%	1,368	9.7%
Low/Moderate Total	29	12.1%	1,947	13.8%	61	25.5%	1,784	12.7%
Middle	164	68.6%	7,925	56.2%	68	28.5%	2,670	18.9%
Upper	46	19.2%	4,220	29.9%	108	45.2%	9,562	67.9%
Unknown	0	0.0%	0	0.0%	2	0.8%	76	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	239	100.0%	14,092	100.0%	239	100.0%	14,092	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	415	6.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	415	6.7%	0	0.0%	0	0.0%
Middle	2	66.7%	5,825	93.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	200	3.2%
Unknown	0	0.0%	0	0.0%	2	66.7%	6,040	96.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	6,240	100.0%	3	100.0%	6,240	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	10	6.9%	315	3.8%
Moderate	17	11.7%	870	10.6%	29	20.0%	1,318	16.0%
Low/Moderate Total	17	11.7%	870	10.6%	39	26.9%	1,633	19.8%
Middle	97	66.9%	4,873	59.1%	38	26.2%	1,801	21.8%
Upper	31	21.4%	2,500	30.3%	64	44.1%	4,576	55.5%
Unknown	0	0.0%	0	0.0%	4	2.8%	233	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	145	100.0%	8,243	100.0%	145	100.0%	8,243	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	11	11.1%	264	6.3%
Moderate	13	13.1%	426	10.1%	22	22.2%	837	19.9%
Low/Moderate Total	13	13.1%	426	10.1%	33	33.3%	1,101	26.2%
Middle	70	70.7%	2,956	70.2%	19	19.2%	903	21.4%
Upper	16	16.2%	828	19.7%	47	47.5%	2,206	52.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	99	100.0%	4,210	100.0%	99	100.0%	4,210	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	160	12.2%	7,629	6.5%
Moderate	240	18.3%	17,549	14.9%	331	25.3%	21,516	18.3%
Low/Moderate Total	240	18.3%	17,549	14.9%	491	37.5%	29,145	24.8%
Middle	841	64.2%	71,950	61.2%	311	23.7%	24,552	20.9%
Upper	229	17.5%	28,064	23.9%	486	37.1%	55,926	47.6%
Unknown	0	0.0%	0	0.0%	22	1.7%	7,940	6.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,310	100.0%	117,563	100.0%	1,310	100.0%	117,563	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2018 KY Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	5.0%	46	1.7%	8	40.0%	929	34.2%
Low/Moderate Total	1	5.0%	46	1.7%	8	40.0%	929	34.2%
Middle	3	15.0%	266	9.8%	5	25.0%	482	17.7%
Upper	16	80.0%	2,404	88.5%	7	35.0%	1,305	48.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	2,716	100.0%	20	100.0%	2,716	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	3.7%	126	3.9%
Moderate	0	0.0%	0	0.0%	4	14.8%	242	7.4%
Low/Moderate Total	0	0.0%	0	0.0%	5	18.5%	368	11.3%
Middle	6	22.2%	837	25.6%	8	29.6%	939	28.7%
Upper	21	77.8%	2,434	74.4%	13	48.1%	1,880	57.5%
Unknown	0	0.0%	0	0.0%	1	3.7%	84	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	3,271	100.0%	27	100.0%	3,271	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	25.0%	25	8.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	25.0%	25	8.9%
Middle	0	0.0%	0	0.0%	3	37.5%	103	36.5%
Upper	8	100.0%	282	100.0%	3	37.5%	154	54.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	282	100.0%	8	100.0%	282	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	20.0%	87	9.8%
Low/Moderate Total	0	0.0%	0	0.0%	3	20.0%	87	9.8%
Middle	4	26.7%	282	31.7%	2	13.3%	102	11.5%
Upper	11	73.3%	607	68.3%	10	66.7%	700	78.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	889	100.0%	15	100.0%	889	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	49	25.5%	1	25.0%	68	35.4%
Upper	3	75.0%	143	74.5%	3	75.0%	124	64.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	192	100.0%	4	100.0%	192	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	1.4%	126	1.7%
Moderate	1	1.4%	46	0.6%	17	23.0%	1,283	17.5%
Low/Moderate Total	1	1.4%	46	0.6%	18	24.3%	1,409	19.2%
Middle	14	18.9%	1,454	19.5%	19	25.7%	1,694	23.0%
Upper	59	79.7%	5,870	79.9%	36	48.6%	4,163	56.6%
Unknown	0	0.0%	0	0.0%	1	1.4%	84	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	74	100.0%	7,350	100.0%	74	100.0%	7,350	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 OH Dayton MSA #19380

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	2.0%	103	1.7%	6	11.8%	377	6.4%
Moderate	8	15.7%	687	11.6%	11	21.6%	981	16.6%
Low/Moderate Total	9	17.6%	790	13.4%	17	33.3%	1,358	23.0%
Middle	29	56.9%	3,041	51.5%	15	29.4%	1,667	28.2%
Upper	13	25.5%	2,071	35.1%	17	33.3%	2,504	42.4%
Unknown	0	0.0%	0	0.0%	2	3.9%	373	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>5,902</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>5,902</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	1	1.0%	96	0.9%	13	13.4%	668	6.5%
Moderate	5	5.2%	173	1.7%	9	9.3%	560	5.5%
Low/Moderate Total	6	6.2%	269	2.6%	22	22.7%	1,228	12.0%
Middle	40	41.2%	3,502	34.2%	15	15.5%	1,289	12.6%
Upper	51	52.6%	6,468	63.2%	58	59.8%	7,522	73.5%
Unknown	0	0.0%	0	0.0%	2	2.1%	200	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>97</b>	<b>100.0%</b>	<b>10,239</b>	<b>100.0%</b>	<b>97</b>	<b>100.0%</b>	<b>10,239</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	8	17.0%	134	6.3%
Moderate	3	6.4%	107	5.0%	9	19.1%	238	11.1%
Low/Moderate Total	3	6.4%	107	5.0%	17	36.2%	372	17.4%
Middle	31	66.0%	1,292	60.3%	10	21.3%	562	26.2%
Upper	13	27.7%	744	34.7%	19	40.4%	1,194	55.7%
Unknown	0	0.0%	0	0.0%	1	2.1%	15	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>2,143</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>2,143</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	216	1.4%	1	14.3%	216	1.4%
Low/Moderate Total	1	14.3%	216	1.4%	1	14.3%	216	1.4%
Middle	4	57.1%	12,851	82.0%	0	0.0%	0	0.0%
Upper	2	28.6%	2,599	16.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	85.7%	15,450	98.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>15,666</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>15,666</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	2	3.1%	48	1.1%	4	6.2%	145	3.2%
Moderate	2	3.1%	74	1.6%	4	6.2%	149	3.3%
Low/Moderate Total	4	6.2%	122	2.7%	8	12.3%	294	6.5%
Middle	21	32.3%	827	18.2%	14	21.5%	612	13.4%
Upper	40	61.5%	3,606	79.2%	42	64.6%	3,619	79.3%
Unknown	0	0.0%	0	0.0%	1	1.5%	30	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>65</b>	<b>100.0%</b>	<b>4,555</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>	<b>4,555</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	40.0%	81	49.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	40.0%	81	49.1%
Middle	5	100.0%	165	100.0%	1	20.0%	35	21.2%
Upper	0	0.0%	0	0.0%	2	40.0%	49	29.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>165</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	4	1.5%	247	0.6%	33	12.1%	1,405	3.6%
Moderate	19	7.0%	1,257	3.3%	34	12.5%	2,144	5.5%
Low/Moderate Total	23	8.5%	1,504	3.9%	67	24.6%	3,549	9.2%
Middle	130	47.8%	21,678	56.1%	55	20.2%	4,165	10.8%
Upper	119	43.8%	15,488	40.1%	138	50.7%	14,888	38.5%
Unknown	0	0.0%	0	0.0%	12	4.4%	16,068	41.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>272</b>	<b>100.0%</b>	<b>38,670</b>	<b>100.0%</b>	<b>272</b>	<b>100.0%</b>	<b>38,670</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 OH Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	5	16.7%	315	10.1%
Moderate	2	6.7%	211	6.8%	13	43.3%	1,141	36.7%
Low/Moderate Total	2	6.7%	211	6.8%	18	60.0%	1,456	46.9%
Middle	23	76.7%	2,256	72.6%	4	13.3%	507	16.3%
Upper	5	16.7%	639	20.6%	8	26.7%	1,143	36.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	3,106	100.0%	30	100.0%	3,106	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	7.3%	277	6.6%
Moderate	2	3.6%	122	2.9%	13	23.6%	756	17.9%
Low/Moderate Total	2	3.6%	122	2.9%	17	30.9%	1,033	24.4%
Middle	39	70.9%	2,876	68.0%	18	32.7%	1,231	29.1%
Upper	14	25.5%	1,231	29.1%	18	32.7%	1,640	38.8%
Unknown	0	0.0%	0	0.0%	2	3.6%	325	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	4,229	100.0%	55	100.0%	4,229	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	4	6.3%	145	4.0%
Moderate	2	3.1%	54	1.5%	18	28.1%	815	22.7%
Low/Moderate Total	2	3.1%	54	1.5%	22	34.4%	960	26.7%
Middle	37	57.8%	1,949	54.3%	14	21.9%	779	21.7%
Upper	25	39.1%	1,589	44.2%	25	39.1%	1,746	48.6%
Unknown	0	0.0%	0	0.0%	3	4.7%	107	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	64	100.0%	3,592	100.0%	64	100.0%	3,592	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	267	64.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	267	64.0%	0	0.0%	0	0.0%
Middle	1	50.0%	150	36.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	267	64.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	150	36.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	417	100.0%	2	100.0%	417	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	5.4%	85	3.7%
Moderate	1	2.7%	207	9.1%	8	21.6%	385	16.9%
Low/Moderate Total	1	2.7%	207	9.1%	10	27.0%	470	20.6%
Middle	23	62.2%	1,196	52.5%	11	29.7%	562	24.7%
Upper	13	35.1%	874	38.4%	16	43.2%	1,245	54.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	2,277	100.0%	37	100.0%	2,277	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	41	28.1%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	41	28.1%
Middle	2	66.7%	105	71.9%	1	33.3%	25	17.1%
Upper	1	33.3%	41	28.1%	1	33.3%	80	54.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	146	100.0%	3	100.0%	146	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	15	7.9%	822	6.0%
Moderate	8	4.2%	861	6.3%	53	27.7%	3,138	22.8%
Low/Moderate Total	8	4.2%	861	6.3%	68	35.6%	3,960	28.8%
Middle	125	65.4%	8,532	62.0%	48	25.1%	3,104	22.5%
Upper	58	30.4%	4,374	31.8%	69	36.1%	6,121	44.5%
Unknown	0	0.0%	0	0.0%	6	3.1%	582	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	191	100.0%	13,767	100.0%	191	100.0%	13,767	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 Multistate Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	51	10.0%	9,966	10.0%	0	0.0%	0	0.0%
Moderate	98	19.1%	19,631	19.6%	0	0.0%	0	0.0%
Low/Moderate Total	149	29.1%	29,597	29.6%	0	0.0%	0	0.0%
Middle	215	42.0%	38,242	38.2%	6	100.0%	358	100.0%
Upper	142	27.7%	30,552	30.5%	0	0.0%	0	0.0%
Unknown	6	1.2%	1,625	1.6%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>512</b>	<b>100.0%</b>	<b>100,016</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	268	52.3%	38,605	38.6%	4	66.7%	303	84.6%
Over \$1 Million	219	42.8%	59,298	59.3%	0	0.0%	0	0.0%
Not Known	25	4.9%	2,113	2.1%	2	33.3%	55	15.4%
<b>Total</b>	<b>512</b>	<b>100.0%</b>	<b>100,016</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	255	49.8%	12,477	12.5%	5	83.3%	208	58.1%
\$100,001 - \$250,000	127	24.8%	22,761	22.8%	1	16.7%	150	41.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	130	25.4%	64,778	64.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>512</b>	<b>100.0%</b>	<b>100,016</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>358</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	166	61.9%	7,236	18.7%	3	75.0%	153	50.5%
\$100,001 - \$250,000	55	20.5%	9,048	23.4%	1	25.0%	150	49.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	47	17.5%	22,321	57.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>268</b>	<b>100.0%</b>	<b>38,605</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>303</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group: 2018 Multistate Louisville/Jefferson MSA #31140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	19	10.2%	4,334	11.8%	0	0.0%	0	0.0%
Moderate	44	23.5%	9,057	24.6%	0	0.0%	0	0.0%
Low/Moderate Total	63	33.7%	13,391	36.4%	0	0.0%	0	0.0%
Middle	71	38.0%	14,548	39.5%	5	83.3%	670	84.0%
Upper	47	25.1%	7,329	19.9%	1	16.7%	128	16.0%
Unknown	6	3.2%	1,520	4.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	187	100.0%	36,788	100.0%	6	100.0%	798	100.0%
	By Revenue							
Total \$1 Million or Less	94	50.3%	13,682	37.2%	4	66.7%	579	72.6%
Over \$1 Million	81	43.3%	22,175	60.3%	1	16.7%	218	27.3%
Not Known	12	6.4%	931	2.5%	1	16.7%	1	0.1%
Total	187	100.0%	36,788	100.0%	6	100.0%	798	100.0%
	By Loan Size							
\$100,000 or less	101	54.0%	4,614	12.5%	3	50.0%	127	15.9%
\$100,001 - \$250,000	40	21.4%	6,660	18.1%	2	33.3%	346	43.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	46	24.6%	25,514	69.4%	1	16.7%	325	40.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	187	100.0%	36,788	100.0%	6	100.0%	798	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	57	60.6%	2,382	17.4%	2	50.0%	126	21.8%
\$100,001 - \$250,000	22	23.4%	3,562	26.0%	1	25.0%	138	22.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	16.0%	7,738	56.6%	1	25.0%	325	56.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	94	100.0%	13,682	100.0%	4	100.0%	579	100.0%

\*Information based on Test data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group: 2018 IL Kankakee MSA #28100

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	4	40.0%	375	52.4%	0	0.0%	0	0.0%
Moderate	2	20.0%	85	11.9%	0	0.0%	0	0.0%
Low/Moderate Total	6	60.0%	460	64.3%	0	0.0%	0	0.0%
Middle	4	40.0%	255	35.7%	4	80.0%	360	94.7%
Upper	0	0.0%	0	0.0%	1	20.0%	22	5.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	715	100.0%	5	100.0%	412	100.0%
	By Revenue							
Total \$1 Million or Less	8	80.0%	415	58.0%	5	100.0%	412	100.0%
Over \$1 Million	2	20.0%	300	42.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	715	100.0%	5	100.0%	412	100.0%
	By Loan Size							
\$100,000 or less	8	80.0%	316	44.2%	3	60.0%	37	9.0%
\$100,001 - \$250,000	2	20.0%	399	55.8%	2	40.0%	375	91.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	715	100.0%	5	100.0%	412	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	7	87.5%	266	64.1%	3	60.0%	37	9.0%
\$100,001 - \$250,000	1	12.5%	149	35.9%	2	40.0%	375	91.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	415	100.0%	5	100.0%	412	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Indianapolis-Carmel-Anderson MSA #26900

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	21	6.7%	3,918	6.8%	0	0.0%	0	0.0%
Moderate	76	24.4%	14,781	25.6%	0	0.0%	0	0.0%
Low/Moderate Total	97	31.1%	18,699	32.4%	0	0.0%	0	0.0%
Middle	129	41.3%	21,381	37.1%	10	71.4%	1,449	76.7%
Upper	83	26.6%	15,866	27.5%	4	28.6%	745	23.3%
Unknown	3	1.0%	1,700	2.9%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>57,646</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>3,194</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	142	45.5%	21,447	37.2%	9	64.3%	1,896	59.4%
Over \$1 Million	158	50.6%	35,439	61.5%	5	35.7%	1,298	40.6%
Not Known	12	3.8%	760	1.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>57,646</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>3,194</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	166	53.2%	8,526	14.8%	5	35.7%	156	4.9%
\$100,001 - \$250,000	76	24.4%	12,787	22.2%	5	35.7%	1,238	38.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	70	22.4%	36,333	63.0%	4	28.6%	1,800	56.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>57,646</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>	<b>3,194</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	86	60.6%	3,854	18.0%	4	44.4%	96	5.1%
\$100,001 - \$250,000	30	21.1%	4,782	22.3%	2	22.2%	500	26.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	18.3%	12,811	59.7%	3	33.3%	1,300	68.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>142</b>	<b>100.0%</b>	<b>21,447</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>1,896</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	1	0.3%	100	0.2%	0	0.0%	0	0.0%
Moderate	53	13.8%	7,928	18.0%	9	5.0%	622	2.9%
Low/Moderate Total	54	14.0%	8,028	18.2%	9	5.0%	622	2.9%
Middle	263	68.3%	25,300	57.3%	132	72.9%	14,235	67.5%
Upper	68	17.7%	10,807	24.5%	40	22.1%	6,237	29.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>385</b>	<b>100.0%</b>	<b>44,135</b>	<b>100.0%</b>	<b>181</b>	<b>100.0%</b>	<b>21,094</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	235	61.0%	16,993	38.5%	159	87.8%	18,640	88.4%
Over \$1 Million	115	29.9%	26,246	59.5%	12	6.6%	2,154	10.2%
Not Known	35	9.1%	896	2.0%	10	5.5%	300	1.4%
<b>Total</b>	<b>385</b>	<b>100.0%</b>	<b>44,135</b>	<b>100.0%</b>	<b>181</b>	<b>100.0%</b>	<b>21,094</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	275	71.4%	10,328	23.4%	114	63.0%	4,694	22.3%
\$100,001 - \$250,000	68	17.7%	11,666	26.4%	38	21.0%	6,476	30.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	42	10.9%	22,141	50.2%	29	16.0%	9,924	47.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>385</b>	<b>100.0%</b>	<b>44,135</b>	<b>100.0%</b>	<b>181</b>	<b>100.0%</b>	<b>21,094</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	194	50.4%	6,763	15.3%	99	54.7%	4,105	19.4%
\$100,001 - \$250,000	29	7.5%	4,704	10.7%	34	18.8%	5,719	27.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	3.1%	5,526	12.5%	26	14.4%	8,816	41.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>235</b>	<b>61.0%</b>	<b>16,993</b>	<b>38.5%</b>	<b>159</b>	<b>87.8%</b>	<b>18,640</b>	<b>88.4%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 KY Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	6	23.1%	1,134	36.2%	2	50.0%	39	30.7%
Upper	20	76.9%	2,001	63.8%	2	50.0%	88	69.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>3,135</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	18	69.2%	1,439	45.9%	4	100.0%	127	100.0%
Over \$1 Million	8	30.8%	1,696	54.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>3,135</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	20	76.9%	814	26.0%	4	100.0%	127	100.0%
\$100,001 - \$250,000	4	15.4%	851	27.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	7.7%	1,470	46.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>3,135</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	15	83.3%	498	34.6%	4	100.0%	127	100.0%
\$100,001 - \$250,000	2	11.1%	471	32.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	5.6%	470	32.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>1,439</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>127</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 OH Dayton MSA #19380

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	16	7.4%	4,729	9.5%	0	0.0%	0	0.0%
Moderate	52	24.1%	13,343	26.9%	1	10.0%	150	12.4%
Low/Moderate Total	68	31.5%	18,072	36.5%	1	10.0%	150	12.4%
Middle	100	48.3%	21,870	44.1%	9	90.0%	1,055	87.6%
Upper	48	22.2%	9,632	19.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>49,574</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	74	34.3%	8,155	16.5%	7	70.0%	740	61.4%
Over \$1 Million	134	62.0%	40,777	82.3%	2	20.0%	450	37.3%
Not Known	8	3.7%	642	1.3%	1	10.0%	15	1.2%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>49,574</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	86	39.8%	4,387	8.8%	5	50.0%	116	9.6%
\$100,001 - \$250,000	67	31.0%	12,327	24.9%	4	40.0%	789	65.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	63	29.2%	32,860	66.3%	1	10.0%	300	24.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>216</b>	<b>100.0%</b>	<b>49,574</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>1,205</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	46	62.2%	1,809	22.2%	4	57.1%	101	13.6%
\$100,001 - \$250,000	19	25.7%	3,121	38.3%	3	42.9%	639	86.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	12.2%	3,225	39.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>8,155</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>740</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 OH Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	10	16.4%	4,035	35.6%	0	0.0%	0	0.0%
Low/Moderate Total	10	16.4%	4,035	35.6%	0	0.0%	0	0.0%
Middle	39	63.9%	5,623	49.7%	21	84.0%	1,632	38.0%
Upper	12	19.7%	1,662	14.7%	4	16.0%	360	12.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>11,320</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,992</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	32	52.5%	3,481	30.8%	22	88.0%	2,845	95.1%
Over \$1 Million	25	41.0%	7,741	68.4%	1	4.0%	67	2.2%
Not Known	4	6.6%	98	0.9%	2	8.0%	80	2.7%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>11,320</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,992</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	36	59.0%	1,598	14.1%	14	56.0%	738	24.3%
\$100,001 - \$250,000	14	23.0%	2,546	22.5%	8	32.0%	1,304	43.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	11	18.0%	7,176	63.4%	3	12.0%	960	32.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>61</b>	<b>100.0%</b>	<b>11,320</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>2,992</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	24	75.0%	1,105	31.7%	11	50.0%	581	20.4%
\$100,001 - \$250,000	5	15.6%	763	21.9%	8	36.4%	1,304	45.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	9.4%	1,613	46.3%	3	13.6%	960	33.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>3,481</b>	<b>100.0%</b>	<b>22</b>	<b>100.0%</b>	<b>2,845</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 Multistate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	15	8.3%	2,474	8.9%	25	13.9%	2,013	7.2%
Moderate	35	19.4%	4,402	15.8%	55	30.6%	6,539	23.5%
Low/Moderate Total	50	27.8%	6,876	24.8%	80	44.4%	8,552	30.8%
Middle	85	47.2%	13,034	48.9%	49	27.2%	8,283	29.8%
Upper	45	25.0%	7,864	28.3%	51	28.3%	10,939	39.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	180	100.0%	27,774	100.0%	180	100.0%	27,774	100.0%
	<b>Refinance</b>							
Low	6	7.2%	749	6.5%	13	15.7%	995	8.6%
Moderate	14	16.9%	1,264	10.9%	14	16.9%	1,536	13.2%
Low/Moderate Total	20	24.1%	2,013	17.3%	27	32.5%	2,531	21.8%
Middle	36	43.4%	4,755	41.0%	20	24.1%	2,600	22.4%
Upper	27	32.5%	4,835	41.7%	33	39.8%	6,133	52.9%
Unknown	0	0.0%	0	0.0%	3	3.6%	339	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	83	100.0%	11,603	100.0%	83	100.0%	11,603	100.0%
	<b>Home Improvement</b>							
Low	2	14.3%	15	7.4%	2	14.3%	8	3.9%
Moderate	4	28.6%	21	10.3%	2	14.3%	10	4.9%
Low/Moderate Total	6	42.9%	36	17.8%	4	28.6%	18	8.6%
Middle	5	35.7%	29	38.7%	2	14.3%	15	7.4%
Upper	3	21.4%	89	43.6%	7	50.0%	162	79.4%
Unknown	0	0.0%	0	0.0%	1	7.1%	9	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	204	100.0%	14	100.0%	204	100.0%
	<b>Multi-Family</b>							
Low	1	16.7%	73	1.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	16.7%	73	1.0%	0	0.0%	0	0.0%
Middle	4	66.7%	5,472	74.0%	0	0.0%	0	0.0%
Upper	1	16.7%	1,850	25.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	7,395	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	7,395	100.0%	6	100.0%	7,395	100.0%
	<b>HMDA Totals</b>							
Low	24	8.5%	3,311	7.0%	40	14.1%	3,016	6.4%
Moderate	53	18.7%	5,687	12.1%	71	25.1%	8,085	17.2%
Low/Moderate Total	77	27.2%	8,998	19.2%	111	39.2%	11,101	23.6%
Middle	130	45.8%	23,340	49.7%	71	25.1%	10,898	23.2%
Upper	76	26.9%	14,638	31.2%	91	32.2%	17,234	36.7%
Unknown	0	0.0%	0	0.0%	10	3.5%	7,743	16.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	283	100.0%	46,976	100.0%	283	100.0%	46,976	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 IN Indianapolis-Carmel-Anderson MSA #26900

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	3	6.5%	365	3.6%
Moderate	4	8.7%	504	4.9%	9	19.6%	1,121	10.9%
Low/Moderate Total	4	8.7%	504	4.9%	12	26.1%	1,486	14.5%
Middle	29	63.0%	5,304	56.5%	13	28.3%	2,101	20.5%
Upper	13	38.3%	3,954	38.6%	21	45.7%	6,685	65.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	10,272	100.0%	46	100.0%	10,272	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	5	21.7%	477	10.2%
Moderate	2	8.7%	179	3.8%	2	8.7%	152	3.3%
Low/Moderate Total	2	8.7%	179	3.8%	7	30.4%	629	13.5%
Middle	11	47.8%	1,764	37.8%	2	8.7%	351	7.5%
Upper	10	43.5%	2,738	58.4%	14	60.9%	3,691	79.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	4,671	100.0%	23	100.0%	4,671	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	25	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	25	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	25	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	25	100.0%	1	100.0%	25	100.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	8	11.4%	842	5.6%
Moderate	7	10.0%	708	4.7%	11	15.7%	1,273	8.5%
Low/Moderate Total	7	10.0%	708	4.7%	19	27.1%	2,115	14.1%
Middle	40	57.1%	7,568	50.6%	15	21.4%	2,452	16.4%
Upper	23	32.9%	6,692	44.7%	36	51.4%	10,401	69.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	70	100.0%	14,968	100.0%	70	100.0%	14,968	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 IN Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	3	7.7%	179	3.8%
Moderate	7	17.9%	749	15.7%	16	41.0%	1,647	34.6%
Low/Moderate Total	7	17.9%	749	15.7%	19	48.7%	1,826	38.3%
Middle	23	56.4%	2,772	58.1%	8	20.5%	1,028	21.6%
Upper	10	25.6%	1,246	26.1%	12	30.8%	1,913	40.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	4,767	100.0%	39	100.0%	4,767	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	7.1%	56	3.2%
Moderate	2	14.3%	235	13.4%	4	28.6%	423	24.0%
Low/Moderate Total	2	14.3%	235	13.4%	5	35.7%	478	27.2%
Middle	11	78.6%	1,426	81.1%	6	42.9%	476	27.1%
Upper	1	7.1%	98	5.6%	3	21.4%	804	45.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,759	100.0%	14	100.0%	1,759	100.0%
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	9	37.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	9	37.5%
Middle	2	100.0%	24	100.0%	1	50.0%	15	62.5%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	24	100.0%	2	100.0%	24	100.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	4	7.3%	235	3.6%
Moderate	9	16.4%	984	15.0%	21	38.2%	2,079	31.7%
Low/Moderate Total	9	16.4%	984	15.0%	25	45.5%	2,314	35.3%
Middle	35	63.6%	4,222	64.5%	15	27.3%	1,319	23.2%
Upper	11	20.0%	1,344	20.5%	15	27.3%	2,717	41.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	6,550	100.0%	55	100.0%	6,550	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 OH Dayton MSA #19380

Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	4.2%	40	1.1%	3	12.5%	129	3.6%
Moderate	1	4.2%	110	3.1%	6	25.0%	575	16.3%
Low/Moderate Total	2	8.5%	150	4.3%	9	37.5%	704	19.9%
Middle	12	50.0%	1,444	40.8%	5	20.8%	661	18.7%
Upper	10	41.7%	1,944	54.9%	9	37.5%	1,537	43.4%
Unknown	0	0.0%	0	0.0%	1	4.2%	636	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>3,538</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>3,538</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	25.0%	182	22.2%
Moderate	1	12.5%	49	6.0%	1	12.5%	85	10.4%
Low/Moderate Total	1	12.5%	49	8.0%	3	37.5%	267	32.6%
Middle	3	37.5%	225	27.4%	3	37.5%	283	34.5%
Upper	4	50.0%	546	66.6%	2	25.0%	270	32.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>820</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>820</b>	<b>100.0%</b>
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	1	3.1%	40	0.9%	5	15.6%	311	7.1%
Moderate	2	6.3%	159	3.6%	7	21.9%	660	15.1%
Low/Moderate Total	3	9.4%	199	4.6%	12	37.5%	971	22.3%
Middle	15	46.8%	1,669	38.3%	8	25.0%	944	21.7%
Upper	14	43.8%	2,490	57.1%	11	34.4%	1,807	41.5%
Unknown	0	0.0%	0	0.0%	1	3.1%	636	14.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>4,358</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>4,358</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 OH Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	4	15.4%	260	9.3%
Moderate	0	0.0%	0	0.0%	8	30.8%	551	19.8%
Low/Moderate Total	0	0.0%	0	0.0%	12	46.2%	811	29.2%
Middle	17	65.4%	1,508	54.2%	5	19.2%	415	14.8%
Upper	9	34.6%	1,373	45.8%	9	34.6%	1,555	55.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>2,781</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>2,781</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	11.1%	272	14.5%	3	16.7%	278	14.9%
Low/Moderate Total	2	11.1%	272	14.5%	3	16.7%	278	14.9%
Middle	9	50.0%	969	51.8%	8	44.4%	706	37.8%
Upper	7	38.9%	629	33.6%	6	33.3%	843	45.1%
Unknown	0	0.0%	0	0.0%	1	5.6%	43	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>1,870</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>1,870</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	33.3%	18	26.9%
Low/Moderate Total	0	0.0%	0	0.0%	2	33.3%	18	26.9%
Middle	2	33.3%	15	19.4%	2	33.3%	22	32.8%
Upper	4	66.7%	54	80.6%	2	33.3%	27	40.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	4	8.0%	260	5.5%
Moderate	2	4.0%	272	5.8%	13	26.0%	847	18.0%
Low/Moderate Total	2	4.0%	272	5.8%	17	34.0%	1,107	23.5%
Middle	28	56.0%	2,490	52.8%	15	30.0%	1,143	24.2%
Upper	20	40.0%	1,956	41.5%	17	34.0%	2,425	51.4%
Unknown	0	0.0%	0	0.0%	1	2.0%	43	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>4,718</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>4,718</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 Multistate Cincinnati MSA #17140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	38	11.4%	7,195	9.4%	1	20.0%	89	10.0%
Moderate	56	16.9%	9,104	11.8%	0	0.0%	0	0.0%
Low/Moderate Total	94	28.3%	16,299	21.2%	1	20.0%	89	10.0%
Middle	142	42.8%	37,326	48.8%	4	80.0%	799	90.0%
Upper	93	28.0%	22,407	29.1%	0	0.0%	0	0.0%
Unknown	3	0.9%	840	1.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>76,872</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	123	37.0%	15,811	20.6%	3	60.0%	499	56.2%
Over \$1 Million	183	55.1%	59,159	77.0%	1	20.0%	300	33.8%
Not Known	26	7.8%	1,902	2.5%	1	20.0%	89	10.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>76,872</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	151	45.5%	8,272	10.8%	1	20.0%	89	10.0%
\$100,001 - \$250,000	83	25.0%	15,523	20.2%	3	60.0%	499	56.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	98	29.5%	53,077	69.0%	1	20.0%	300	33.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100.0%</b>	<b>76,872</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	80	65.0%	3,924	24.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	25	20.3%	4,474	28.3%	3	100.0%	499	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	14.6%	7,413	46.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>123</b>	<b>100.0%</b>	<b>15,811</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>499</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Indianapolis-Carmel-Anderson MSA #26900

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	18	12.6%	5,670	15.1%	0	0.0%	0	0.0%
Moderate	17	11.9%	3,457	9.2%	0	0.0%	0	0.0%
Low/Moderate Total	35	24.5%	9,127	24.3%	0	0.0%	0	0.0%
Middle	54	37.8%	12,678	33.7%	2	100.0%	785	100.0%
Upper	52	36.4%	14,785	39.3%	0	0.0%	0	0.0%
Unknown	2	1.4%	1,075	2.9%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>143</b>	<b>100.0%</b>	<b>37,665</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>785</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	46	32.2%	7,267	19.3%	1	50.0%	285	36.3%
Over \$1 Million	90	62.9%	29,266	77.7%	1	50.0%	500	63.7%
Not Known	7	4.9%	1,132	3.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>143</b>	<b>100.0%</b>	<b>37,665</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>785</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	52	36.4%	3,639	9.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	45	31.5%	8,200	21.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	46	32.2%	25,826	68.6%	2	100.0%	785	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>143</b>	<b>100.0%</b>	<b>37,665</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>785</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	23	50.0%	1,510	20.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	19	41.3%	3,293	45.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	8.7%	2,464	33.9%	1	100.0%	285	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>7,267</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>285</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	20.0%	2,011	31.2%	0	0.0%	0	0.0%
Low/Moderate Total	7	20.0%	2,011	31.2%	0	0.0%	0	0.0%
Middle	18	51.4%	1,750	42.8%	3	33.3%	138	13.9%
Upper	10	28.6%	1,671	26.0%	4	66.7%	675	84.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	6,438	100.0%	6	100.0%	803	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	18	51.4%	1,781	27.7%	3	50.0%	293	36.5%
Over \$1 Million	13	37.1%	4,469	69.4%	1	16.7%	300	37.4%
Not Known	4	11.4%	188	2.9%	2	33.3%	210	26.2%
Total	35	100.0%	6,438	100.0%	6	100.0%	803	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	20	57.1%	833	12.9%	3	50.0%	153	19.1%
\$100,001 - \$250,000	3	8.6%	525	8.2%	2	33.3%	350	43.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	34.3%	5,080	78.9%	1	16.7%	300	37.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	6,438	100.0%	6	100.0%	803	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	14	77.8%	601	33.7%	2	66.7%	93	31.7%
\$100,001 - \$250,000	2	11.1%	400	22.5%	1	33.3%	200	68.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	11.1%	780	43.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,781	100.0%	3	100.0%	293	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 OH Dayton MSA #19380

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	11	9.2%	3,974	11.0%	0	0.0%	0	0.0%
Moderate	28	23.5%	8,696	24.0%	0	0.0%	0	0.0%
Low/Moderate Total	39	32.8%	12,670	35.0%	0	0.0%	0	0.0%
Middle	48	40.3%	16,711	46.1%	0	0.0%	0	0.0%
Upper	32	26.9%	6,847	18.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>36,228</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	27	22.7%	6,485	17.9%	0	0.0%	0	0.0%
Over \$1 Million	86	72.3%	29,402	81.2%	0	0.0%	0	0.0%
Not Known	6	5.0%	341	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>36,228</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	31	26.1%	1,806	5.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	38	31.9%	7,101	19.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	50	42.0%	17,321	47.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>119</b>	<b>100.0%</b>	<b>36,228</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	9	33.3%	545	8.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	10	37.0%	1,644	25.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	29.6%	4,296	66.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>6,485</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 OH Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	11.4%	1,733	21.3%	0	0.0%	0	0.0%
Low/Moderate Total	5	11.4%	1,733	21.3%	0	0.0%	0	0.0%
Middle	29	65.9%	5,416	66.4%	8	66.7%	1,465	78.6%
Upper	10	22.7%	1,002	12.3%	4	33.3%	400	21.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>8,151</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,865</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	23	52.3%	1,783	21.9%	12	100.0%	1,865	100.0%
Over \$1 Million	13	29.5%	5,899	72.4%	0	0.0%	0	0.0%
Not Known	8	18.2%	469	5.8%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>8,151</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,865</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	31	70.5%	1,668	20.5%	6	50.0%	264	14.2%
\$100,001 - \$250,000	4	9.1%	666	8.2%	3	25.0%	526	28.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	20.5%	5,817	71.4%	3	25.0%	1,075	57.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>8,151</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,865</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	19	82.6%	984	55.2%	6	50.0%	264	14.2%
\$100,001 - \$250,000	3	13.0%	536	30.1%	3	25.0%	526	28.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	4.3%	263	14.8%	3	25.0%	1,075	57.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>1,783</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,865</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

APPENDIX F

FULL-SCOPE DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area(s): 2020 Multistate Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	63	13.0	37,135	7.1	15,589	42.0	113,959	21.7
Moderate-income	105	21.6	89,654	17.0	15,377	17.2	86,797	16.5
Middle-income	185	38.1	221,136	42.0	16,528	7.5	104,791	19.9
Upper-income	124	25.5	177,237	33.7	5,876	3.3	220,393	41.9
Unknown-income	9	1.9	778	0.1	362	46.5	0	0.0
<b>Total Assessment Area</b>	<b>486</b>	<b>100.0</b>	<b>525,940</b>	<b>100.0</b>	<b>53,732</b>	<b>10.2</b>	<b>525,940</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	90,647	20,806	3.9	23.0	49,527	54.6	20,314	22.4
Moderate-income	177,354	80,089	15.1	45.2	74,801	42.2	22,464	12.7
Middle-income	363,612	234,680	44.1	64.5	97,555	26.8	31,377	8.6
Upper-income	256,875	195,931	36.8	76.3	46,255	18.0	14,689	5.7
Unknown-income	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9
<b>Total Assessment Area</b>	<b>893,086</b>	<b>532,006</b>	<b>100.0</b>	<b>59.6</b>	<b>271,093</b>	<b>30.4</b>	<b>89,987</b>	<b>10.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	5,972	6.7	5,151	6.4	778	9.9	43	4.8
Moderate-income	16,417	18.5	14,417	18.0	1,864	23.8	136	15.3
Middle-income	33,144	37.4	30,281	37.9	2,516	32.1	347	39.1
Upper-income	32,298	36.4	29,434	36.8	2,513	32.1	351	39.5
Unknown-income	799	0.9	627	0.8	161	2.1	11	1.2
<b>Total Assessment Area</b>	<b>88,630</b>	<b>100.0</b>	<b>79,910</b>	<b>100.0</b>	<b>7,832</b>	<b>100.0</b>	<b>888</b>	<b>100.0</b>
Percentage of Total Businesses:			90.2		8.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	18	1.4	17	1.4	1	6.7	0	0.0
Moderate-income	110	8.8	107	8.7	2	13.3	1	20.0
Middle-income	810	64.7	800	64.9	6	40.0	4	80.0
Upper-income	312	24.9	306	24.8	6	40.0	0	0.0
Unknown-income	2	0.2	2	0.2	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,252</b>	<b>100.0</b>	<b>1,232</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
Percentage of Total Farms:			98.4		1.2		.4	

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 Multistate Louisville/Jefferson County #31140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	13.2	21,820	8.0	8,335	38.2	57,398	21.1
Moderate-income	54	20.3	43,965	16.2	8,162	18.6	47,258	17.4
Middle-income	97	36.5	112,738	41.5	9,149	8.1	53,882	19.8
Upper-income	78	29.3	92,976	34.2	3,214	3.5	113,219	41.7
Unknown-income	2	0.8	258	0.1	107	41.5	0	0.0
<b>Total Assessment Area</b>	<b>266</b>	<b>100.0</b>	<b>271,757</b>	<b>100.0</b>	<b>28,967</b>	<b>10.7</b>	<b>271,757</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	48,689	12,795	4.5	26.3	26,794	55.0	9,100	18.7
Moderate-income	90,247	39,726	14.1	44.0	39,537	43.8	10,984	12.2
Middle-income	192,723	122,428	43.5	63.5	53,465	27.7	16,830	8.7
Upper-income	141,827	106,196	37.7	74.9	26,695	18.8	8,936	6.3
Unknown-income	2,121	183	0.1	8.6	1,356	63.9	582	27.4
<b>Total Assessment Area</b>	<b>475,607</b>	<b>281,328</b>	<b>100.0</b>	<b>59.2</b>	<b>147,847</b>	<b>31.1</b>	<b>46,432</b>	<b>9.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,835	7.4	3,300	7.1	506	11.4	29	6.1
Moderate-income	7,418	14.3	6,554	14.0	820	18.4	44	9.3
Middle-income	17,913	34.6	16,302	34.8	1,458	32.7	153	32.4
Upper-income	20,707	40.0	19,187	41.0	1,305	29.3	215	45.6
Unknown-income	1,842	3.6	1,447	3.1	364	8.2	31	6.6
<b>Total Assessment Area</b>	<b>51,715</b>	<b>100.0</b>	<b>46,790</b>	<b>100.0</b>	<b>4,453</b>	<b>100.0</b>	<b>472</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.5		8.6		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	13	1.9	11	1.6	1	16.7	1	50.0
Moderate-income	25	3.6	25	3.6	0	0.0	0	0.0
Middle-income	376	54.3	373	54.5	2	33.3	1	50.0
Upper-income	274	39.5	271	39.6	3	50.0	0	0.0
Unknown-income	5	0.7	5	0.7	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>693</b>	<b>100.0</b>	<b>685</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			98.8		.9		.3

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 IL Kankakee MSA #28100

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	6	20.7	3,459	12.5	1,405	40.6	6,128	22.2	
Moderate-income	5	17.2	3,893	14.1	706	18.1	4,800	17.4	
Middle-income	11	37.9	12,061	43.7	1,043	8.6	5,593	20.3	
Upper-income	7	24.1	8,186	29.7	273	3.3	11,078	40.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>27,599</b>	<b>100.0</b>	<b>3,427</b>	<b>12.4</b>	<b>27,599</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	7,038	2,331	8.2	33.1	3,316	47.1	1,391	19.8	
Moderate-income	6,570	3,701	13.1	56.3	2,278	34.7	591	9.0	
Middle-income	19,748	13,606	48.1	68.9	4,539	23.0	1,603	8.1	
Upper-income	11,828	8,668	30.6	73.3	2,441	20.6	719	6.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>45,184</b>	<b>28,306</b>	<b>100.0</b>	<b>62.6</b>	<b>12,574</b>	<b>27.8</b>	<b>4,304</b>	<b>9.5</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	597	16.5	511	15.8	70	22.4	16	28.1	
Moderate-income	597	16.5	525	16.2	67	21.5	5	8.8	
Middle-income	1,590	44.0	1,442	44.5	124	39.7	24	42.1	
Upper-income	827	22.9	764	23.6	51	16.3	12	21.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>3,611</b>	<b>100.0</b>	<b>3,242</b>	<b>100.0</b>	<b>312</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	
	Percentage of Total Businesses:			89.8		8.6		1.6	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	8	4.0	7	3.6	1	12.5	0	0.0	
Moderate-income	20	9.9	19	9.8	1	12.5	0	0.0	
Middle-income	91	45.0	87	44.8	4	50.0	0	0.0	
Upper-income	83	41.1	81	41.8	2	25.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>202</b>	<b>100.0</b>	<b>194</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			96.0		4.0		.0	

2020 FFIEC Census Data and 2020 D&B Information



### Combined Demographics Report

Assessment Area(s): 2020 IN Indianapolis-Carmel-Anderson #26900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9	
Moderate-income	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3	
Middle-income	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6	
Upper-income	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1	
Unknown-income	2	0.5	411	0.1	196	47.7	0	0.0	
<b>Total Assessment Area</b>	<b>397</b>	<b>100.0</b>	<b>482,734</b>	<b>100.0</b>	<b>51,344</b>	<b>10.6</b>	<b>482,734</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3	
Moderate-income	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0	
Middle-income	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4	
Upper-income	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8	
Unknown-income	1,225	284	0.1	23.2	598	48.8	343	28.0	
<b>Total Assessment Area</b>	<b>831,014</b>	<b>483,243</b>	<b>100.0</b>	<b>58.2</b>	<b>258,574</b>	<b>31.1</b>	<b>89,197</b>	<b>10.7</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7,843	8.6	6,914	8.3	869	11.6	60	6.5	
Moderate-income	17,047	18.6	15,342	18.5	1,583	21.1	122	13.1	
Middle-income	31,028	33.9	27,945	33.7	2,674	35.6	409	44.1	
Upper-income	35,389	38.7	32,691	39.4	2,363	31.4	335	36.1	
Unknown-income	120	0.1	89	0.1	29	0.4	2	0.2	
<b>Total Assessment Area</b>	<b>91,427</b>	<b>100.0</b>	<b>82,981</b>	<b>100.0</b>	<b>7,518</b>	<b>100.0</b>	<b>928</b>	<b>100.0</b>	
		Percentage of Total Businesses:		90.8		8.2		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	17	1.0	17	1.1	0	0.0	0	0.0	
Moderate-income	120	7.4	118	7.4	2	8.7	0	0.0	
Middle-income	1,056	64.7	1,038	64.7	15	65.2	3	75.0	
Upper-income	437	26.8	430	26.8	6	26.1	1	25.0	
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>1,631</b>	<b>100.0</b>	<b>1,604</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	
		Percentage of Total Farms:		98.3		1.4		.2	

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 IN Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	657	0.4	269	40.9	30,770	21.0
Moderate-income	32	22.5	27,513	18.8	5,803	21.1	28,168	19.2
Middle-income	97	68.3	101,309	69.2	10,583	10.4	32,193	22.0
Upper-income	12	8.5	16,968	11.6	1,151	6.8	55,316	37.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>142</b>	<b>100.0</b>	<b>146,447</b>	<b>100.0</b>	<b>17,806</b>	<b>12.2</b>	<b>146,447</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,215	393	0.3	17.7	979	44.2	843	38.1
Moderate-income	52,958	27,697	17.7	52.3	17,004	32.1	8,257	15.6
Middle-income	164,443	110,096	70.3	67.0	35,081	21.3	19,266	11.7
Upper-income	25,235	18,530	11.8	73.4	4,574	18.1	2,131	8.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>244,851</b>	<b>156,716</b>	<b>100.0</b>	<b>64.0</b>	<b>57,638</b>	<b>23.5</b>	<b>30,497</b>	<b>12.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	309	1.6	267	1.5	34	2.4	8	2.2
Moderate-income	3,772	19.6	3,404	19.5	317	22.2	51	13.9
Middle-income	12,540	65.3	11,417	65.6	866	60.6	257	70.0
Upper-income	2,588	13.5	2,326	13.4	211	14.8	51	13.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19,209</b>	<b>100.0</b>	<b>17,414</b>	<b>100.0</b>	<b>1,428</b>	<b>100.0</b>	<b>367</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.7		7.4		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	85	4.0	82	3.9	3	11.1	0	0.0
Middle-income	1,654	76.9	1,634	77.0	18	66.7	2	100.0
Upper-income	411	19.1	405	19.1	6	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,150</b>	<b>100.0</b>	<b>2,121</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			98.7		1.3		.1

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 KY Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,601	14.4
Moderate-income	1	4.8	631	2.5	178	28.2	3,146	12.6
Middle-income	5	23.8	5,219	20.9	992	19.0	4,309	17.3
Upper-income	15	71.4	19,122	76.6	1,591	8.3	13,916	55.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>24,972</b>	<b>100.0</b>	<b>2,761</b>	<b>11.1</b>	<b>24,972</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,604	642	2.5	40.0	658	41.0	304	19.0
Middle-income	9,316	4,928	18.9	52.9	3,410	36.6	978	10.5
Upper-income	31,592	20,468	78.6	64.8	8,197	25.9	2,927	9.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42,512</b>	<b>26,038</b>	<b>100.0</b>	<b>61.2</b>	<b>12,265</b>	<b>28.9</b>	<b>4,209</b>	<b>9.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	345	287	8.4	33	14.2	25	24.5	
Middle-income	672	606	17.8	46	19.8	20	19.6	
Upper-income	2,724	2,514	73.8	153	65.9	57	55.9	
Unknown-income	0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>3,741</b>	<b>3,407</b>	<b>100.0</b>	<b>232</b>	<b>100.0</b>	<b>102</b>	<b>100.0</b>	
	Percentage of Total Businesses:			91.1		6.2	2.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	2	1.3	0	0.0	0	0.0	
Middle-income	23	23	14.5	0	0.0	0	0.0	
Upper-income	135	134	84.3	1	100.0	0	0.0	
Unknown-income	0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>160</b>	<b>159</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			99.4		.6	.0	

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 OH Dayton-Kettering MSA #19430

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	12.0	16,585	8.1	6,591	39.7	46,031	22.6
Moderate-income	46	22.0	37,839	18.6	8,567	22.6	34,630	17.0
Middle-income	86	41.1	88,117	43.2	8,678	9.8	39,899	19.6
Upper-income	51	24.4	61,386	30.1	2,128	3.5	83,367	40.9
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>209</b>	<b>100.0</b>	<b>203,927</b>	<b>100.0</b>	<b>25,964</b>	<b>12.7</b>	<b>203,927</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	42,100	11,929	5.7	28.3	19,231	45.7	10,940	26.0
Moderate-income	77,853	33,823	16.3	43.4	32,357	41.6	11,673	15.0
Middle-income	154,820	94,755	45.6	61.2	48,387	31.3	11,678	7.5
Upper-income	92,861	67,251	32.4	72.4	20,271	21.8	5,339	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>367,634</b>	<b>207,758</b>	<b>100.0</b>	<b>56.5</b>	<b>120,246</b>	<b>32.7</b>	<b>39,630</b>	<b>10.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2,329	7.2	2,060	7.1	263	9.3	6	2.9
Moderate-income	5,699	17.7	5,036	17.2	637	22.5	26	12.6
Middle-income	13,933	43.2	12,597	43.1	1,224	43.2	112	54.1
Upper-income	10,274	31.9	9,505	32.6	706	24.9	63	30.4
Unknown-income	2	0.0	1	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>32,237</b>	<b>100.0</b>	<b>29,199</b>	<b>100.0</b>	<b>2,831</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.6		8.8		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	11	1.9	11	2.0	0	0.0	0	0.0
Moderate-income	42	7.3	41	7.3	1	9.1	0	0.0
Middle-income	343	60.0	334	59.6	9	81.8	0	0.0
Upper-income	176	30.8	174	31.1	1	9.1	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>572</b>	<b>100.0</b>	<b>560</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			97.9		1.9		.2

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 OH Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	20,277	18.4	
Moderate-income	15	15.0	14,111	12.8	2,900	20.6	19,727	17.9	
Middle-income	66	66.0	72,854	66.1	7,159	9.8	24,316	22.0	
Upper-income	19	19.0	23,321	21.1	996	4.3	45,966	41.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>100</b>	<b>100.0</b>	<b>110,286</b>	<b>100.0</b>	<b>11,055</b>	<b>10.0</b>	<b>110,286</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	27,147	13,223	11.1	48.7	11,038	40.7	2,886	10.6	
Middle-income	117,861	79,277	66.8	67.3	26,094	22.1	12,490	10.6	
Upper-income	34,356	26,182	22.1	76.2	5,886	17.1	2,288	6.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>179,364</b>	<b>118,682</b>	<b>100.0</b>	<b>66.2</b>	<b>43,018</b>	<b>24.0</b>	<b>17,664</b>	<b>9.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2,731	18.9	2,400	18.6	301	23.1	30	11.2	
Middle-income	8,585	59.4	7,714	59.9	693	53.1	178	66.2	
Upper-income	3,132	21.7	2,760	21.4	311	23.8	61	22.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>14,448</b>	<b>100.0</b>	<b>12,874</b>	<b>100.0</b>	<b>1,305</b>	<b>100.0</b>	<b>269</b>	<b>100.0</b>	
Percentage of Total Businesses:			89.1		9.0		1.9		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	44	2.2	44	2.2	0	0.0	0	0.0	
Middle-income	1,302	64.4	1,279	64.5	17	63.0	6	54.5	
Upper-income	675	33.4	660	33.3	10	37.0	5	45.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,021</b>	<b>100.0</b>	<b>1,983</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	
Percentage of Total Farms:			98.1		1.3		.5		

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 Multistate Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	63	13.0	37,135	7.1	15,589	42.0	113,959	21.7	
Moderate-income	105	21.6	89,654	17.0	15,377	17.2	86,797	16.5	
Middle-income	185	38.1	221,136	42.0	16,528	7.5	104,791	19.9	
Upper-income	124	25.5	177,237	33.7	5,876	3.3	220,393	41.9	
Unknown-income	9	1.9	778	0.1	362	46.5	0	0.0	
<b>Total Assessment Area</b>	<b>486</b>	<b>100.0</b>	<b>525,940</b>	<b>100.0</b>	<b>53,732</b>	<b>10.2</b>	<b>525,940</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	90,647	20,806	3.9	23.0	49,527	54.6	20,314	22.4	
Moderate-income	177,354	80,089	15.1	45.2	74,801	42.2	22,464	12.7	
Middle-income	363,612	234,680	44.1	64.5	97,555	26.8	31,377	8.6	
Upper-income	256,875	195,931	36.8	76.3	46,255	18.0	14,689	5.7	
Unknown-income	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9	
<b>Total Assessment Area</b>	<b>893,086</b>	<b>532,006</b>	<b>100.0</b>	<b>59.6</b>	<b>271,093</b>	<b>30.4</b>	<b>89,987</b>	<b>10.1</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	5,781	6.6	4,942	6.3	795	9.9	44	4.9	
Moderate-income	16,272	18.5	14,248	18.0	1,892	23.7	132	14.8	
Middle-income	32,781	37.3	29,859	37.8	2,577	32.2	345	38.7	
Upper-income	32,278	36.7	29,349	37.1	2,565	32.1	364	40.9	
Unknown-income	774	0.9	605	0.8	163	2.0	6	0.7	
<b>Total Assessment Area</b>	<b>87,886</b>	<b>100.0</b>	<b>79,003</b>	<b>100.0</b>	<b>7,992</b>	<b>100.0</b>	<b>891</b>	<b>100.0</b>	
		Percentage of Total Businesses:		89.9		9.1		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	14	1.1	13	1.0	1	7.7	0	0.0	
Moderate-income	119	9.3	116	9.2	2	15.4	1	20.0	
Middle-income	826	64.4	817	64.6	5	38.5	4	80.0	
Upper-income	321	25.0	316	25.0	5	38.5	0	0.0	
Unknown-income	3	0.2	3	0.2	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>1,283</b>	<b>100.0</b>	<b>1,265</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	
		Percentage of Total Farms:		98.6		1.0		.4	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 Multistate Louisville/Jefferson County #31140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	35	13.2	21,820	8.0	8,335	38.2	57,398	21.1	
Moderate-income	54	20.3	43,965	16.2	8,162	18.6	47,258	17.4	
Middle-income	97	36.5	112,738	41.5	9,149	8.1	53,882	19.8	
Upper-income	78	29.3	92,976	34.2	3,214	3.5	113,219	41.7	
Unknown-income	2	0.8	258	0.1	107	41.5	0	0.0	
<b>Total Assessment Area</b>	<b>266</b>	<b>100.0</b>	<b>271,757</b>	<b>100.0</b>	<b>28,967</b>	<b>10.7</b>	<b>271,757</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	#	%	#	%		
Low-income	48,689	12,795	4.5	26.3	26,794	55.0	9,100	18.7	
Moderate-income	90,247	39,726	14.1	44.0	39,537	43.8	10,984	12.2	
Middle-income	192,723	122,428	43.5	63.5	53,465	27.7	16,830	8.7	
Upper-income	141,827	106,196	37.7	74.9	26,695	18.8	8,936	6.3	
Unknown-income	2,121	183	0.1	8.6	1,356	63.9	582	27.4	
<b>Total Assessment Area</b>	<b>475,607</b>	<b>281,328</b>	<b>100.0</b>	<b>59.2</b>	<b>147,847</b>	<b>31.1</b>	<b>46,432</b>	<b>9.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low-income	3,805	7.5	3,245	7.1	533	11.7	27	5.9	
Moderate-income	7,368	14.5	6,473	14.1	846	18.6	49	10.7	
Middle-income	17,479	34.4	15,855	34.6	1,478	32.5	146	31.9	
Upper-income	20,324	40.0	18,792	41.0	1,331	29.3	201	44.0	
Unknown-income	1,891	3.7	1,495	3.3	362	8.0	34	7.4	
<b>Total Assessment Area</b>	<b>50,867</b>	<b>100.0</b>	<b>45,860</b>	<b>100.0</b>	<b>4,550</b>	<b>100.0</b>	<b>457</b>	<b>100.0</b>	
		Percentage of Total Businesses:		90.2		8.9		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low-income	12	1.7	11	1.5	0	0.0	1	25.0	
Moderate-income	25	3.5	25	3.5	0	0.0	0	0.0	
Middle-income	391	54.1	387	54.2	2	40.0	2	50.0	
Upper-income	290	40.1	286	40.1	3	60.0	1	25.0	
Unknown-income	5	0.7	5	0.7	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>723</b>	<b>100.0</b>	<b>714</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	
		Percentage of Total Farms:		98.8		.7		.6	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IL Kankakee MSA #28100

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	6	20.7	3,459	12.5	1,405	40.6	6,128	22.2	
Moderate-income	5	17.2	3,893	14.1	706	18.1	4,800	17.4	
Middle-income	11	37.9	12,061	43.7	1,043	8.6	5,593	20.3	
Upper-income	7	24.1	8,186	29.7	273	3.3	11,078	40.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>27,599</b>	<b>100.0</b>	<b>3,427</b>	<b>12.4</b>	<b>27,599</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	7,038	2,331	8.2	33.1	3,316	47.1	1,391	19.8	
Moderate-income	6,570	3,701	13.1	56.3	2,278	34.7	591	9.0	
Middle-income	19,748	13,606	48.1	68.9	4,539	23.0	1,603	8.1	
Upper-income	11,828	8,668	30.6	73.3	2,441	20.6	719	6.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>45,184</b>	<b>28,306</b>	<b>100.0</b>	<b>62.6</b>	<b>12,574</b>	<b>27.8</b>	<b>4,304</b>	<b>9.5</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	568	16.0	482	15.2	71	22.3	15	26.3	
Moderate-income	600	16.9	529	16.6	65	20.4	6	10.5	
Middle-income	1,567	44.1	1,415	44.5	128	40.1	24	42.1	
Upper-income	820	23.1	753	23.7	55	17.2	12	21.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>3,555</b>	<b>100.0</b>	<b>3,179</b>	<b>100.0</b>	<b>319</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	
	Percentage of Total Businesses:			89.4		9.0		1.6	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	10	4.8	9	4.5	1	12.5	0	0.0	
Moderate-income	23	11.0	22	10.9	1	12.5	0	0.0	
Middle-income	95	45.5	91	45.3	4	50.0	0	0.0	
Upper-income	81	38.8	79	39.3	2	25.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>209</b>	<b>100.0</b>	<b>201</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			96.2		3.8		.0	

2019 FFIEC Census Data and 2019 D&B Information



### Combined Demographics Report

Assessment Area(s): 2019 IN Indianapolis-Carmel-Anderson #26900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9
Moderate-income	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3
Middle-income	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6
Upper-income	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1
Unknown-income	2	0.5	411	0.1	196	47.7	0	0.0
<b>Total Assessment Area</b>	<b>397</b>	<b>100.0</b>	<b>482,734</b>	<b>100.0</b>	<b>51,344</b>	<b>10.6</b>	<b>482,734</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3
Moderate-income	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0
Middle-income	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4
Upper-income	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8
Unknown-income	1,225	284	0.1	23.2	598	48.8	343	28.0
<b>Total Assessment Area</b>	<b>831,014</b>	<b>483,243</b>	<b>100.0</b>	<b>58.2</b>	<b>258,574</b>	<b>31.1</b>	<b>89,197</b>	<b>10.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	7,617	8.5	6,672	8.2	887	11.7	58	6.5
Moderate-income	16,604	18.6	14,897	18.4	1,592	21.0	115	12.9
Middle-income	30,511	34.1	27,392	33.8	2,718	35.8	401	45.1
Upper-income	34,597	38.7	31,913	39.4	2,371	31.2	313	35.2
Unknown-income	115	0.1	84	0.1	29	0.4	2	0.2
<b>Total Assessment Area</b>	<b>89,444</b>	<b>100.0</b>	<b>80,958</b>	<b>100.0</b>	<b>7,597</b>	<b>100.0</b>	<b>889</b>	<b>100.0</b>
	Percentage of Total Businesses:		90.5		8.5		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	15	0.9	15	0.9	0	0.0	0	0.0
Moderate-income	121	7.1	119	7.1	2	7.7	0	0.0
Middle-income	1,083	63.6	1,064	63.6	16	61.5	3	75.0
Upper-income	484	28.4	475	28.4	8	30.8	1	25.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,704</b>	<b>100.0</b>	<b>1,674</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
	Percentage of Total Farms:		98.2		1.5		.2	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IN Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	657	0.4	269	40.9	30,770	21.0
Moderate-income	32	22.5	27,513	18.8	5,803	21.1	28,168	19.2
Middle-income	97	68.3	101,309	69.2	10,583	10.4	32,193	22.0
Upper-income	12	8.5	16,968	11.6	1,151	6.8	55,316	37.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>142</b>	<b>100.0</b>	<b>146,447</b>	<b>100.0</b>	<b>17,806</b>	<b>12.2</b>	<b>146,447</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,215	393	0.3	17.7	979	44.2	843	38.1
Moderate-income	52,958	27,697	17.7	52.3	17,004	32.1	8,257	15.6
Middle-income	164,443	110,096	70.3	67.0	35,081	21.3	19,266	11.7
Upper-income	25,235	18,530	11.8	73.4	4,574	18.1	2,131	8.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>244,851</b>	<b>156,716</b>	<b>100.0</b>	<b>64.0</b>	<b>57,638</b>	<b>23.5</b>	<b>30,497</b>	<b>12.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	306	1.6	262	1.5	36	2.5	8	2.2
Moderate-income	3,765	19.6	3,378	19.4	336	23.0	51	14.2
Middle-income	12,544	65.4	11,408	65.7	885	60.5	251	69.7
Upper-income	2,576	13.4	2,320	13.4	206	14.1	50	13.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19,191</b>	<b>100.0</b>	<b>17,368</b>	<b>100.0</b>	<b>1,463</b>	<b>100.0</b>	<b>360</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.5		7.6		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	91	4.1	88	4.0	3	12.0	0	0.0
Middle-income	1,713	77.0	1,694	77.1	17	68.0	2	100.0
Upper-income	420	18.9	415	18.9	5	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,224</b>	<b>100.0</b>	<b>2,197</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			98.8		1.1		.1

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 KY Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,601	14.4	
Moderate-income	1	4.8	631	2.5	178	28.2	3,146	12.6	
Middle-income	5	23.8	5,219	20.9	992	19.0	4,309	17.3	
Upper-income	15	71.4	19,122	76.6	1,591	8.3	13,916	55.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>24,972</b>	<b>100.0</b>	<b>2,761</b>	<b>11.1</b>	<b>24,972</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,604	642	2.5	40.0	658	41.0	304	19.0	
Middle-income	9,316	4,928	18.9	52.9	3,410	36.6	978	10.5	
Upper-income	31,592	20,468	78.6	64.8	8,197	25.9	2,927	9.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>42,512</b>	<b>26,038</b>	<b>100.0</b>	<b>61.2</b>	<b>12,265</b>	<b>28.9</b>	<b>4,209</b>	<b>9.9</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	342	287	9.3	8.6	31	13.4	24	22.0	
Middle-income	674	606	18.4	18.2	47	20.3	21	19.3	
Upper-income	2,655	2,438	72.3	73.2	153	66.2	64	58.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>3,671</b>	<b>3,331</b>	<b>100.0</b>	<b>100.0</b>	<b>231</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	
	Percentage of Total Businesses:			90.7		6.3		3.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	1	0.6	0.6	0	0.0	0	0.0	
Middle-income	28	28	16.7	16.7	0	0.0	0	0.0	
Upper-income	139	139	82.7	82.7	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>168</b>	<b>168</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			100.0		.0		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Dayton-Kettering MSA #19430

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	12.0	16,585	8.1	6,591	39.7	46,031	22.6
Moderate-income	46	22.0	37,839	18.6	8,567	22.6	34,630	17.0
Middle-income	86	41.1	88,117	43.2	8,678	9.8	39,899	19.6
Upper-income	51	24.4	61,386	30.1	2,128	3.5	83,367	40.9
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>209</b>	<b>100.0</b>	<b>203,927</b>	<b>100.0</b>	<b>25,964</b>	<b>12.7</b>	<b>203,927</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	42,100	11,929	5.7	28.3	19,231	45.7	10,940	26.0
Moderate-income	77,853	33,823	16.3	43.4	32,357	41.6	11,673	15.0
Middle-income	154,820	94,755	45.6	61.2	48,387	31.3	11,678	7.5
Upper-income	92,861	67,251	32.4	72.4	20,271	21.8	5,339	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>367,634</b>	<b>207,758</b>	<b>100.0</b>	<b>56.5</b>	<b>120,246</b>	<b>32.7</b>	<b>39,630</b>	<b>10.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2,302	7.2	2,024	7.0	270	9.3	8	3.6
Moderate-income	5,669	17.7	4,972	17.2	666	22.9	31	13.8
Middle-income	13,955	43.5	12,589	43.5	1,249	42.9	117	52.0
Upper-income	10,163	31.7	9,369	32.4	725	24.9	69	30.7
Unknown-income	2	0.0	1	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>32,091</b>	<b>100.0</b>	<b>28,955</b>	<b>100.0</b>	<b>2,911</b>	<b>100.0</b>	<b>225</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.2		9.1		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	11	1.9	11	1.9	0	0.0	0	0.0
Moderate-income	40	6.8	39	6.8	1	8.3	0	0.0
Middle-income	362	61.4	351	60.9	10	83.3	1	50.0
Upper-income	177	30.0	175	30.4	1	8.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>590</b>	<b>100.0</b>	<b>576</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			97.6		2.0		.3

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	20,277	18.4	
Moderate-income	15	15.0	14,111	12.8	2,900	20.6	19,727	17.9	
Middle-income	66	66.0	72,854	66.1	7,159	9.8	24,316	22.0	
Upper-income	19	19.0	23,321	21.1	996	4.3	45,966	41.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>100</b>	<b>100.0</b>	<b>110,286</b>	<b>100.0</b>	<b>11,055</b>	<b>10.0</b>	<b>110,286</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	27,147	13,223	11.1	48.7	11,038	40.7	2,886	10.6	
Middle-income	117,861	79,277	66.8	67.3	26,094	22.1	12,490	10.6	
Upper-income	34,356	26,182	22.1	76.2	5,886	17.1	2,288	6.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>179,364</b>	<b>118,682</b>	<b>100.0</b>	<b>66.2</b>	<b>43,018</b>	<b>24.0</b>	<b>17,664</b>	<b>9.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,745	18.9	2,411	18.6	308	23.2	26	9.7	
Middle-income	8,645	59.5	7,763	60.0	706	53.3	176	65.4	
Upper-income	3,149	21.7	2,771	21.4	311	23.5	67	24.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>14,539</b>	<b>100.0</b>	<b>12,945</b>	<b>100.0</b>	<b>1,325</b>	<b>100.0</b>	<b>269</b>	<b>100.0</b>	
	Percentage of Total Businesses:			89.0		9.1		1.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	45	2.1	45	2.1	0	0.0	0	0.0	
Middle-income	1,380	64.3	1,357	64.4	17	63.0	6	54.5	
Upper-income	720	33.6	705	33.5	10	37.0	5	45.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,145</b>	<b>100.0</b>	<b>2,107</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	
	Percentage of Total Farms:			98.2		1.3		.5	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 Multistate Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	13.5	38,354	7.4	15,899	41.5	113,734	21.9
Moderate-income	107	22.2	92,030	17.7	15,488	16.8	86,005	16.6
Middle-income	181	37.6	219,799	42.3	15,987	7.3	103,454	19.9
Upper-income	119	24.7	168,192	32.4	5,488	3.3	215,960	41.6
Unknown-income	9	1.9	778	0.1	362	46.5	0	0.0
<b>Total Assessment Area</b>	<b>481</b>	<b>100.0</b>	<b>519,153</b>	<b>100.0</b>	<b>53,224</b>	<b>10.3</b>	<b>519,153</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	92,540	21,912	4.2	23.7	50,143	54.2	20,485	22.1
Moderate-income	185,382	81,839	15.6	44.1	80,088	43.2	23,455	12.7
Middle-income	356,705	234,794	44.7	65.8	91,651	25.7	30,260	8.5
Upper-income	244,308	185,890	35.4	76.1	44,479	18.2	13,939	5.7
Unknown-income	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9
<b>Total Assessment Area</b>	<b>883,533</b>	<b>524,935</b>	<b>100.0</b>	<b>59.4</b>	<b>269,316</b>	<b>30.5</b>	<b>89,282</b>	<b>10.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	5,796	6.7	4,909	6.3	821	10.2	66	6.2
Moderate-income	16,840	19.5	14,609	18.9	2,064	25.5	167	15.6
Middle-income	32,253	37.3	29,377	38.0	2,467	30.5	409	38.2
Upper-income	30,810	35.6	27,819	36.0	2,573	31.8	418	39.0
Unknown-income	767	0.9	594	0.8	161	2.0	12	1.1
<b>Total Assessment Area</b>	<b>86,466</b>	<b>100.0</b>	<b>77,308</b>	<b>100.0</b>	<b>8,086</b>	<b>100.0</b>	<b>1,072</b>	<b>100.0</b>
	Percentage of Total Businesses:			89.4		9.4		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	17	1.5	15	1.3	1	7.7	1	20.0
Moderate-income	112	9.8	110	9.8	2	15.4	0	0.0
Middle-income	719	63.1	709	63.2	6	46.2	4	80.0
Upper-income	287	25.2	283	25.2	4	30.8	0	0.0
Unknown-income	4	0.4	4	0.4	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,139</b>	<b>100.0</b>	<b>1,121</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
	Percentage of Total Farms:			98.4		1.1		.4

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 Multistate Louisville/Jefferson MSA #31140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	35	13.2	21,820	8.0	8,335	38.2	57,173	21.0	
Moderate-income	54	20.3	43,965	16.2	8,162	18.6	47,148	17.3	
Middle-income	97	36.5	112,738	41.5	9,149	8.1	53,836	19.8	
Upper-income	78	29.3	92,976	34.2	3,214	3.5	113,600	41.8	
Unknown-income	2	0.8	258	0.1	107	41.5	0	0.0	
<b>Total Assessment Area</b>	<b>266</b>	<b>100.0</b>	<b>271,757</b>	<b>100.0</b>	<b>28,967</b>	<b>10.7</b>	<b>271,757</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	48,689	12,795	4.5	26.3	26,794	55.0	9,100	18.7	
Moderate-income	90,247	39,726	14.1	44.0	39,537	43.8	10,984	12.2	
Middle-income	192,723	122,428	43.5	63.5	53,465	27.7	16,830	8.7	
Upper-income	141,827	106,196	37.7	74.9	26,695	18.8	8,936	6.3	
Unknown-income	2,121	183	0.1	8.6	1,356	63.9	582	27.4	
<b>Total Assessment Area</b>	<b>475,607</b>	<b>281,328</b>	<b>100.0</b>	<b>59.2</b>	<b>147,847</b>	<b>31.1</b>	<b>46,432</b>	<b>9.8</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	
Low-income	3,788	7.4	3,197	6.9	558	11.9	33	6.1	
Moderate-income	7,370	14.3	6,441	13.9	870	18.6	59	10.9	
Middle-income	17,728	34.4	16,027	34.6	1,535	32.7	166	30.8	
Upper-income	20,672	40.1	19,079	41.2	1,360	29.0	233	43.2	
Unknown-income	1,949	3.8	1,534	3.3	367	7.8	48	8.9	
<b>Total Assessment Area</b>	<b>51,507</b>	<b>100.0</b>	<b>46,278</b>	<b>100.0</b>	<b>4,690</b>	<b>100.0</b>	<b>539</b>	<b>100.0</b>	
	Percentage of Total Businesses:			89.8		9.1		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	
Low-income	10	1.3	9	1.2	0	0.0	1	25.0	
Moderate-income	29	3.9	29	4.0	0	0.0	0	0.0	
Middle-income	402	54.3	397	54.3	3	50.0	2	50.0	
Upper-income	295	39.8	291	39.8	3	50.0	1	25.0	
Unknown-income	5	0.7	5	0.7	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>741</b>	<b>100.0</b>	<b>731</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	
	Percentage of Total Farms:			98.7		.8		.5	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IL Kankakee MSA #28100

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	20.7	3,459	12.5	1,405	40.6	6,128	22.2
Moderate-income	5	17.2	3,893	14.1	706	18.1	4,800	17.4
Middle-income	11	37.9	12,061	43.7	1,043	8.6	5,593	20.3
Upper-income	7	24.1	8,186	29.7	273	3.3	11,078	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>27,599</b>	<b>100.0</b>	<b>3,427</b>	<b>12.4</b>	<b>27,599</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,038	2,331	8.2	33.1	3,316	47.1	1,391	19.8
Moderate-income	6,570	3,701	13.1	56.3	2,278	34.7	591	9.0
Middle-income	19,748	13,606	48.1	68.9	4,539	23.0	1,603	8.1
Upper-income	11,828	8,668	30.6	73.3	2,441	20.6	719	6.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>45,184</b>	<b>28,306</b>	<b>100.0</b>	<b>62.6</b>	<b>12,574</b>	<b>27.8</b>	<b>4,304</b>	<b>9.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	564	15.7	473	14.9	71	21.8	20	26.3
Moderate-income	606	16.9	532	16.7	65	19.9	9	11.8
Middle-income	1,569	43.7	1,402	44.0	134	41.1	33	43.4
Upper-income	848	23.6	778	24.4	56	17.2	14	18.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,587</b>	<b>100.0</b>	<b>3,185</b>	<b>100.0</b>	<b>326</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>
Percentage of Total Businesses:				88.8		9.1		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11	5.0	10	4.7	1	12.5	0	0.0
Moderate-income	24	10.9	23	10.8	1	12.5	0	0.0
Middle-income	98	44.3	94	44.1	4	50.0	0	0.0
Upper-income	88	39.8	86	40.4	2	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>221</b>	<b>100.0</b>	<b>213</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				96.4		3.6		.0

2018 FFIEC Census Data and 2018 D&B Information.



### Combined Demographics Report

Assessment Area(s): 2018 IN Indianapolis-Carmel-Anderson MSA #26900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9	
Moderate-income	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3	
Middle-income	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6	
Upper-income	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1	
Unknown-income	2	0.5	411	0.1	196	47.7	0	0.0	
<b>Total Assessment Area</b>	<b>397</b>	<b>100.0</b>	<b>482,734</b>	<b>100.0</b>	<b>51,344</b>	<b>10.6</b>	<b>482,734</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3	
Moderate-income	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0	
Middle-income	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4	
Upper-income	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8	
Unknown-income	1,225	284	0.1	23.2	598	48.8	343	28.0	
<b>Total Assessment Area</b>	<b>831,014</b>	<b>483,243</b>	<b>100.0</b>	<b>58.2</b>	<b>258,574</b>	<b>31.1</b>	<b>89,197</b>	<b>10.7</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7,320	8.3	6,346	8.0	890	11.6	84	7.6	
Moderate-income	16,141	18.3	14,380	18.1	1,598	20.8	163	14.8	
Middle-income	30,177	34.2	26,932	33.9	2,757	35.8	488	44.3	
Upper-income	34,411	39.0	31,629	39.9	2,418	31.4	364	33.1	
Unknown-income	109	0.1	78	0.1	29	0.4	2	0.2	
<b>Total Assessment Area</b>	<b>88,158</b>	<b>100.0</b>	<b>79,365</b>	<b>100.0</b>	<b>7,692</b>	<b>100.0</b>	<b>1,101</b>	<b>100.0</b>	
Percentage of Total Businesses:				90.0		8.7		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	14	0.8	14	0.8	0	0.0	0	0.0	
Moderate-income	125	7.2	123	7.2	2	8.7	0	0.0	
Middle-income	1,103	63.3	1,084	63.2	15	65.2	4	80.0	
Upper-income	498	28.6	491	28.6	6	26.1	1	20.0	
Unknown-income	2	0.1	2	0.1	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>1,742</b>	<b>100.0</b>	<b>1,714</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	
Percentage of Total Farms:				98.4		1.3		.3	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IN Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	657	0.4	269	40.9	32,104	20.6
Moderate-income	33	22.1	28,619	18.4	5,993	20.9	29,884	19.2
Middle-income	102	68.5	108,038	69.4	10,998	10.2	34,260	22.0
Upper-income	13	8.7	18,370	11.8	1,198	6.5	59,436	38.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>149</b>	<b>100.0</b>	<b>155,684</b>	<b>100.0</b>	<b>18,458</b>	<b>11.9</b>	<b>155,684</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,215	393	0.2	17.7	979	44.2	843	38.1
Moderate-income	54,448	28,798	17.3	52.9	17,259	31.7	8,391	15.4
Middle-income	174,225	117,242	70.4	67.3	36,909	21.2	20,074	11.5
Upper-income	27,189	20,016	12.0	73.6	4,911	18.1	2,262	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>258,077</b>	<b>166,449</b>	<b>100.0</b>	<b>64.5</b>	<b>60,058</b>	<b>23.3</b>	<b>31,570</b>	<b>12.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	304	1.5	259	1.4	37	2.3	8	1.8
Moderate-income	3,901	19.0	3,490	18.8	342	21.7	69	15.2
Middle-income	13,507	65.7	12,223	66.0	965	61.3	319	70.3
Upper-income	2,834	13.8	2,545	13.7	231	14.7	58	12.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>20,546</b>	<b>100.0</b>	<b>18,517</b>	<b>100.0</b>	<b>1,575</b>	<b>100.0</b>	<b>454</b>	<b>100.0</b>
	Percentage of Total Businesses:			90.1		7.7		2.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	105	4.1	101	4.0	3	10.0	1	20.0
Middle-income	1,982	77.2	1,956	77.3	22	73.3	4	80.0
Upper-income	479	18.7	474	18.7	5	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,566</b>	<b>100.0</b>	<b>2,531</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
	Percentage of Total Farms:			98.6		1.2		.2

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 KY Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,594	14.4	
Moderate-income	1	4.8	631	2.5	178	28.2	3,141	12.6	
Middle-income	5	23.8	5,219	20.9	992	19.0	4,305	17.2	
Upper-income	15	71.4	19,122	76.6	1,591	8.3	13,932	55.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>21</b>	<b>100.0</b>	<b>24,972</b>	<b>100.0</b>	<b>2,761</b>	<b>11.1</b>	<b>24,972</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,604	642	2.5	40.0	658	41.0	304	19.0	
Middle-income	9,316	4,928	18.9	52.9	3,410	36.6	978	10.5	
Upper-income	31,592	20,468	78.6	64.8	8,197	25.9	2,927	9.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>42,512</b>	<b>26,038</b>	<b>100.0</b>	<b>61.2</b>	<b>12,265</b>	<b>28.9</b>	<b>4,209</b>	<b>9.9</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	348	9.3	287	8.5	33	13.7	28	22.8	
Middle-income	709	19.0	636	18.9	49	20.3	24	19.5	
Upper-income	2,669	71.6	2,439	72.5	159	66.0	71	57.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>3,726</b>	<b>100.0</b>	<b>3,362</b>	<b>100.0</b>	<b>241</b>	<b>100.0</b>	<b>123</b>	<b>100.0</b>	
	Percentage of Total Businesses:			90.2		6.5		3.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.6	1	0.6	0	0.0	0	0.0	
Middle-income	28	16.5	28	16.5	0	0.0	0	0.0	
Upper-income	141	82.9	141	82.9	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>170</b>	<b>100.0</b>	<b>170</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			100.0		.0		.0	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	12.0	16,585	8.1	6,591	39.7	46,031	22.6
Moderate-income	46	22.0	37,839	18.6	8,567	22.6	34,630	17.0
Middle-income	86	41.1	88,117	43.2	8,678	9.8	39,899	19.6
Upper-income	51	24.4	61,386	30.1	2,128	3.5	83,367	40.9
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>209</b>	<b>100.0</b>	<b>203,927</b>	<b>100.0</b>	<b>25,964</b>	<b>12.7</b>	<b>203,927</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	42,100	11,929	5.7	28.3	19,231	45.7	10,940	26.0
Moderate-income	77,853	33,823	16.3	43.4	32,357	41.6	11,673	15.0
Middle-income	154,820	94,755	45.6	61.2	48,387	31.3	11,678	7.5
Upper-income	92,861	67,251	32.4	72.4	20,271	21.8	5,339	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>367,634</b>	<b>207,758</b>	<b>100.0</b>	<b>56.5</b>	<b>120,246</b>	<b>32.7</b>	<b>39,630</b>	<b>10.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2,250	7.1	1,957	6.9	281	9.4	12	3.9
Moderate-income	5,618	17.7	4,884	17.1	691	23.2	43	13.9
Middle-income	13,829	43.5	12,397	43.5	1,273	42.7	159	51.5
Upper-income	10,072	31.7	9,239	32.4	738	24.7	95	30.7
Unknown-income	3	0.0	2	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>31,772</b>	<b>100.0</b>	<b>28,479</b>	<b>100.0</b>	<b>2,984</b>	<b>100.0</b>	<b>309</b>	<b>100.0</b>
	Percentage of Total Businesses:			89.6		9.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	9	1.5	9	1.6	0	0.0	0	0.0
Moderate-income	40	6.8	38	6.6	2	16.7	0	0.0
Middle-income	372	63.1	362	62.8	9	75.0	1	50.0
Upper-income	169	28.6	167	29.0	1	8.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>590</b>	<b>100.0</b>	<b>576</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			97.6		2.0		.3

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	20,541	18.6
Moderate-income	15	15.0	14,111	12.8	2,900	20.6	19,864	18.0
Middle-income	67	67.0	73,945	67.0	7,204	9.7	24,418	22.1
Upper-income	18	18.0	22,230	20.2	951	4.3	45,463	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>100</b>	<b>100.0</b>	<b>110,286</b>	<b>100.0</b>	<b>11,055</b>	<b>10.0</b>	<b>110,286</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	27,147	13,223	11.1	48.7	11,038	40.7	2,886	10.6
Middle-income	119,319	80,390	67.7	67.4	26,284	22.0	12,645	10.6
Upper-income	32,898	25,069	21.1	76.2	5,696	17.3	2,133	6.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>179,364</b>	<b>118,682</b>	<b>100.0</b>	<b>66.2</b>	<b>43,018</b>	<b>24.0</b>	<b>17,664</b>	<b>9.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	2,764	18.7	2,413	18.4	312	23.4	39	10.7
Middle-income	8,863	59.8	7,899	60.2	715	53.6	249	68.2
Upper-income	3,193	21.5	2,810	21.4	306	23.0	77	21.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,820</b>	<b>100.0</b>	<b>13,122</b>	<b>100.0</b>	<b>1,333</b>	<b>100.0</b>	<b>365</b>	<b>100.0</b>
	Percentage of Total Businesses:			88.5		9.0		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	41	1.8	40	1.8	0	0.0	1	7.1
Middle-income	1,438	64.6	1,410	64.6	20	64.5	8	57.1
Upper-income	748	33.6	732	33.5	11	35.5	5	35.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,227</b>	<b>100.0</b>	<b>2,182</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>
	Percentage of Total Farms:			98.0		1.4		.6

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 Multistate Cincinnati MSA #17140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	13.5	38,354	7.4	15,899	41.5	113,734	21.9
Moderate-income	107	22.2	92,030	17.7	15,488	16.8	86,005	16.6
Middle-income	181	37.6	219,799	42.3	15,987	7.3	103,454	19.9
Upper-income	119	24.7	168,192	32.4	5,488	3.3	215,960	41.6
Unknown-income	9	1.9	778	0.1	362	46.5	0	0.0
<b>Total Assessment Area</b>	<b>481</b>	<b>100.0</b>	<b>519,153</b>	<b>100.0</b>	<b>53,224</b>	<b>10.3</b>	<b>519,153</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	92,540	21,912	4.2	23.7	50,143	54.2	20,485	22.1
Moderate-income	185,382	81,839	15.6	44.1	80,088	43.2	23,455	12.7
Middle-income	356,705	234,794	44.7	65.8	91,651	25.7	30,260	8.5
Upper-income	244,308	185,890	35.4	76.1	44,479	18.2	13,939	5.7
Unknown-income	4,598	500	0.1	10.9	2,955	64.3	1,143	24.9
<b>Total Assessment Area</b>	<b>883,533</b>	<b>524,935</b>	<b>100.0</b>	<b>59.4</b>	<b>269,316</b>	<b>30.5</b>	<b>89,282</b>	<b>10.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	4,709	6.6	3,828	6.1	836	10.4	45	6.1
Moderate-income	13,762	19.3	11,591	18.6	2,049	25.6	122	16.6
Middle-income	26,728	37.6	24,002	38.5	2,431	30.3	295	40.1
Upper-income	25,294	35.6	22,488	36.1	2,540	31.7	266	36.1
Unknown-income	642	0.9	471	0.8	163	2.0	8	1.1
<b>Total Assessment Area</b>	<b>71,135</b>	<b>100.0</b>	<b>62,380</b>	<b>100.0</b>	<b>8,019</b>	<b>100.0</b>	<b>736</b>	<b>100.0</b>
	Percentage of Total Businesses:			87.7			11.3	1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	7	0.7	6	0.6	1	9.1	0	0.0
Moderate-income	86	9.0	84	8.9	2	18.2	0	0.0
Middle-income	646	67.6	641	67.8	5	45.5	0	0.0
Upper-income	216	22.6	213	22.5	3	27.3	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>956</b>	<b>100.0</b>	<b>945</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.8			1.2	.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 IN Indianapolis-Carmel-Anderson MSA #26900

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	67	16.9	44,393	9.2	16,265	36.6	105,871	21.9
Moderate-income	105	26.4	99,381	20.6	17,879	18.0	83,503	17.3
Middle-income	132	33.2	168,479	34.9	12,042	7.1	94,857	19.6
Upper-income	91	22.9	170,070	35.2	4,962	2.9	198,503	41.1
Unknown-income	2	0.5	411	0.1	196	47.7	0	0.0
<b>Total Assessment Area</b>	<b>397</b>	<b>100.0</b>	<b>482,734</b>	<b>100.0</b>	<b>51,344</b>	<b>10.6</b>	<b>482,734</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	103,622	29,957	6.2	28.9	50,558	48.8	23,107	22.3
Moderate-income	201,249	82,386	17.0	40.9	90,713	45.1	28,150	14.0
Middle-income	275,029	182,909	37.9	66.5	69,015	25.1	23,105	8.4
Upper-income	249,889	187,707	38.8	75.1	47,690	19.1	14,492	5.8
Unknown-income	1,225	284	0.1	23.2	598	48.8	343	28.0
<b>Total Assessment Area</b>	<b>831,014</b>	<b>483,243</b>	<b>100.0</b>	<b>58.2</b>	<b>258,574</b>	<b>31.1</b>	<b>89,197</b>	<b>10.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	5,843	8.3	4,867	7.8	926	12.2	50	7.0
Moderate-income	12,869	18.3	11,150	18.0	1,622	21.4	97	13.5
Middle-income	24,680	35.1	21,628	34.9	2,684	35.4	368	51.3
Upper-income	26,815	38.1	24,290	39.2	2,325	30.7	200	27.9
Unknown-income	97	0.1	72	0.1	23	0.3	2	0.3
<b>Total Assessment Area</b>	<b>70,304</b>	<b>100.0</b>	<b>62,007</b>	<b>100.0</b>	<b>7,580</b>	<b>100.0</b>	<b>717</b>	<b>100.0</b>
	Percentage of Total Businesses:			88.2		10.8		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	24	1.5	24	1.5	0	0.0	0	0.0
Moderate-income	112	7.1	110	7.1	2	8.0	0	0.0
Middle-income	1,018	64.6	1,001	64.5	17	68.0	0	0.0
Upper-income	421	26.7	415	26.7	6	24.0	0	0.0
Unknown-income	2	0.1	2	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,577</b>	<b>100.0</b>	<b>1,552</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.4		1.6		.0

2017 FFIEC Census Data and 2017 D&B Information

## APPENDIX G

### FULL-SCOPE PEER TABLES

**Peer Group HMDA Loan Distribution Table**

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 Multistate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1,550	3.5%	196,409	2.2%	3,922	8.8%	415,997	4.6%
Moderate	6,410	14.4%	871,310	9.7%	9,430	21.7%	1,373,556	15.4%
<i>Low/Moderate Total</i>	<i>7,960</i>	<i>17.9%</i>	<i>1,067,719</i>	<i>11.9%</i>	<i>13,352</i>	<i>30.3%</i>	<i>1,789,553</i>	<i>20.0%</i>
Middle	19,653	44.3%	3,535,893	39.5%	9,417	21.2%	1,736,744	19.4%
Upper	16,720	37.7%	4,330,970	48.4%	15,410	34.7%	4,365,326	48.8%
Unknown	65	0.1%	12,885	0.1%	6,019	13.6%	1,055,844	11.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44,398</b>	<b>100.0%</b>	<b>8,947,467</b>	<b>100.0%</b>	<b>44,398</b>	<b>100.0%</b>	<b>8,947,467</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	597	2.0%	77,163	1.3%	2,000	6.6%	187,455	3.3%
Moderate	2,922	9.7%	360,566	6.3%	4,649	15.4%	560,936	9.8%
<i>Low/Moderate Total</i>	<i>3,519</i>	<i>11.6%</i>	<i>437,729</i>	<i>7.6%</i>	<i>6,649</i>	<i>22.0%</i>	<i>748,391</i>	<i>13.0%</i>
Middle	12,647	41.8%	2,083,878	36.2%	6,316	20.9%	976,588	17.0%
Upper	14,059	46.5%	3,221,543	56.0%	13,101	43.3%	3,154,662	54.8%
Unknown	36	0.1%	8,730	0.2%	4,195	13.9%	872,239	15.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30,261</b>	<b>100.0%</b>	<b>5,771,530</b>	<b>100.0%</b>	<b>30,261</b>	<b>100.0%</b>	<b>5,771,530</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	145	3.1%	6,396	2.1%	328	7.1%	14,109	4.6%
Moderate	468	10.1%	23,583	7.7%	707	15.3%	35,818	11.7%
<i>Low/Moderate Total</i>	<i>613</i>	<i>13.3%</i>	<i>29,979</i>	<i>9.8%</i>	<i>1,035</i>	<i>22.4%</i>	<i>49,927</i>	<i>16.2%</i>
Middle	1,880	40.7%	108,436	35.3%	1,002	21.7%	54,636	17.8%
Upper	2,123	45.9%	167,933	54.6%	2,381	51.5%	183,534	59.7%
Unknown	6	0.1%	945	0.3%	204	4.4%	19,196	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,622</b>	<b>100.0%</b>	<b>307,293</b>	<b>100.0%</b>	<b>4,622</b>	<b>100.0%</b>	<b>307,293</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	63	16.4%	84,560	7.4%	3	0.8%	690	0.1%
Moderate	127	33.0%	288,827	25.4%	1	0.3%	250	0.0%
<i>Low/Moderate Total</i>	<i>190</i>	<i>49.4%</i>	<i>373,387</i>	<i>32.8%</i>	<i>4</i>	<i>1.0%</i>	<i>940</i>	<i>0.1%</i>
Middle	130	33.8%	414,206	36.4%	0	0.0%	0	0.0%
Upper	59	15.3%	304,155	26.8%	12	3.1%	5,630	0.5%
Unknown	6	1.6%	44,974	4.0%	369	95.8%	1,130,152	99.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>383</b>	<b>100.0%</b>	<b>1,136,722</b>	<b>100.0%</b>	<b>383</b>	<b>100.0%</b>	<b>1,136,722</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	72	2.0%	3,535	1.4%	284	8.1%	14,473	5.6%
Moderate	302	8.6%	15,320	5.9%	599	17.0%	30,259	11.7%
<i>Low/Moderate Total</i>	<i>374</i>	<i>10.6%</i>	<i>18,855</i>	<i>7.8%</i>	<i>883</i>	<i>25.1%</i>	<i>44,732</i>	<i>17.3%</i>
Middle	1,435	40.7%	87,628	33.8%	787	22.3%	45,848	17.7%
Upper	1,711	48.6%	152,425	58.8%	1,737	49.3%	159,470	61.5%
Unknown	3	0.1%	284	0.1%	116	3.3%	9,142	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,523</b>	<b>100.0%</b>	<b>259,192</b>	<b>100.0%</b>	<b>3,523</b>	<b>100.0%</b>	<b>259,192</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	32	2.6%	2,850	2.3%	127	10.3%	7,350	6.0%
Moderate	140	11.3%	9,557	7.8%	200	16.2%	12,394	10.1%
<i>Low/Moderate Total</i>	<i>172</i>	<i>13.9%</i>	<i>12,407</i>	<i>10.1%</i>	<i>327</i>	<i>26.3%</i>	<i>19,744</i>	<i>16.1%</i>
Middle	565	45.7%	44,163	36.0%	317	25.7%	22,437	18.3%
Upper	498	40.3%	66,074	53.9%	521	42.2%	68,172	55.6%
Unknown	0	0.0%	0	0.0%	70	5.7%	12,291	10.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,237</b>	<b>100.0%</b>	<b>122,644</b>	<b>100.0%</b>	<b>1,237</b>	<b>100.0%</b>	<b>122,644</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	93	7.2%	6,565	4.5%	15	1.2%	674	0.5%
Moderate	302	23.3%	26,182	18.0%	7	0.5%	572	0.4%
<i>Low/Moderate Total</i>	<i>395</i>	<i>30.5%</i>	<i>32,747</i>	<i>22.5%</i>	<i>22</i>	<i>1.7%</i>	<i>1,246</i>	<i>0.9%</i>
Middle	629	48.5%	70,719	48.6%	7	0.5%	723	0.5%
Upper	271	20.9%	41,643	28.6%	21	1.6%	4,754	3.3%
Unknown	2	0.2%	277	0.2%	1,247	96.1%	138,663	95.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,297</b>	<b>100.0%</b>	<b>143,386</b>	<b>100.0%</b>	<b>1,297</b>	<b>100.0%</b>	<b>143,386</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	2,552	3.0%	377,478	2.3%	6,679	7.8%	640,748	3.8%
Moderate	10,671	12.4%	1,595,345	9.6%	15,793	18.4%	2,013,785	12.1%
<i>Low/Moderate Total</i>	<i>13,223</i>	<i>15.4%</i>	<i>1,972,823</i>	<i>11.8%</i>	<i>22,472</i>	<i>26.2%</i>	<i>2,654,533</i>	<i>15.9%</i>
Middle	36,939	43.1%	6,344,923	38.1%	17,846	20.8%	2,836,976	17.0%
Upper	35,441	41.3%	8,284,743	49.7%	33,183	38.7%	7,941,548	47.6%
Unknown	118	0.1%	68,095	0.4%	12,220	14.3%	3,237,527	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>85,721</b>	<b>100.0%</b>	<b>16,670,384</b>	<b>100.0%</b>	<b>85,721</b>	<b>100.0%</b>	<b>16,670,384</b>	<b>100.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 Multistate Louisville/Jefferson County #31...

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	907	3.9%	94,325	2.0%	2,416	10.4%	263,434	5.7%
Moderate	3,006	13.0%	376,296	8.1%	5,367	23.2%	773,398	16.7%
<i>Low/Moderate Total</i>	<i>3,913</i>	<i>16.9%</i>	<i>470,621</i>	<i>10.2%</i>	<i>7,783</i>	<i>33.6%</i>	<i>1,036,832</i>	<i>22.4%</i>
Middle	9,992	43.2%	1,690,472	36.6%	4,771	20.6%	887,070	19.2%
Upper	9,223	39.8%	2,454,485	53.1%	7,784	33.6%	2,183,096	47.2%
Unknown	24	0.1%	6,003	0.1%	2,814	12.2%	514,583	11.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,152</b>	<b>100.0%</b>	<b>4,621,581</b>	<b>100.0%</b>	<b>23,152</b>	<b>100.0%</b>	<b>4,621,581</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	348	2.0%	36,257	1.1%	1,170	6.9%	108,481	3.2%
Moderate	1,471	8.6%	171,548	5.1%	2,712	15.9%	341,655	10.2%
<i>Low/Moderate Total</i>	<i>1,819</i>	<i>10.7%</i>	<i>207,805</i>	<i>6.2%</i>	<i>3,882</i>	<i>22.7%</i>	<i>450,136</i>	<i>13.4%</i>
Middle	6,529	38.2%	1,014,492	30.1%	3,508	20.5%	572,014	17.0%
Upper	8,715	51.0%	2,140,047	63.6%	6,987	40.9%	1,760,876	52.3%
Unknown	11	0.1%	2,853	0.1%	2,697	15.8%	582,171	17.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17,074</b>	<b>100.0%</b>	<b>3,365,197</b>	<b>100.0%</b>	<b>17,074</b>	<b>100.0%</b>	<b>3,365,197</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	76	2.9%	3,241	1.9%	193	7.5%	8,341	5.0%
Moderate	266	10.3%	12,230	7.3%	479	18.6%	23,208	13.9%
<i>Low/Moderate Total</i>	<i>342</i>	<i>13.3%</i>	<i>15,471</i>	<i>9.3%</i>	<i>672</i>	<i>26.0%</i>	<i>31,549</i>	<i>18.9%</i>
Middle	1,018	39.5%	53,352	32.0%	565	21.9%	32,280	19.4%
Upper	1,218	47.2%	97,873	58.7%	1,265	49.0%	96,465	57.8%
Unknown	2	0.1%	125	0.1%	78	3.0%	6,527	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,580</b>	<b>100.0%</b>	<b>166,821</b>	<b>100.0%</b>	<b>2,580</b>	<b>100.0%</b>	<b>166,821</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	53	20.5%	97,647	13.9%	0	0.0%	0	0.0%
Moderate	79	30.5%	122,283	17.4%	1	0.4%	285	0.0%
<i>Low/Moderate Total</i>	<i>132</i>	<i>51.0%</i>	<i>219,930</i>	<i>31.3%</i>	<i>1</i>	<i>0.4%</i>	<i>285</i>	<i>0.0%</i>
Middle	80	30.9%	156,403	22.3%	1	0.4%	128	0.0%
Upper	45	17.4%	298,376	42.5%	10	3.9%	4,012	0.6%
Unknown	2	0.8%	28,110	4.0%	247	95.4%	698,394	99.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>259</b>	<b>100.0%</b>	<b>702,819</b>	<b>100.0%</b>	<b>259</b>	<b>100.0%</b>	<b>702,819</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	26	1.7%	969	0.8%	132	8.5%	5,500	4.6%
Moderate	138	8.9%	5,799	4.8%	267	17.3%	13,567	11.3%
<i>Low/Moderate Total</i>	<i>164</i>	<i>10.6%</i>	<i>6,768</i>	<i>5.6%</i>	<i>399</i>	<i>25.8%</i>	<i>19,067</i>	<i>15.9%</i>
Middle	574	37.2%	31,364	26.0%	342	22.1%	20,651	17.1%
Upper	806	52.2%	82,236	68.3%	779	50.4%	78,823	65.4%
Unknown	1	0.1%	108	0.1%	25	1.6%	1,935	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,545</b>	<b>100.0%</b>	<b>120,476</b>	<b>100.0%</b>	<b>1,545</b>	<b>100.0%</b>	<b>120,476</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	24	3.9%	1,189	2.0%	45	7.2%	2,170	3.7%
Moderate	61	9.8%	4,159	7.0%	125	20.1%	7,841	13.2%
<i>Low/Moderate Total</i>	<i>85</i>	<i>13.7%</i>	<i>5,348</i>	<i>9.0%</i>	<i>170</i>	<i>27.4%</i>	<i>10,011</i>	<i>16.9%</i>
Middle	253	40.7%	17,073	28.8%	153	24.6%	10,946	18.5%
Upper	283	45.6%	36,772	62.1%	244	39.3%	31,417	53.1%
Unknown	0	0.0%	0	0.0%	54	8.7%	6,819	11.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>621</b>	<b>100.0%</b>	<b>59,193</b>	<b>100.0%</b>	<b>621</b>	<b>100.0%</b>	<b>59,193</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	30	4.5%	1,987	2.7%	1	0.2%	1	0.0%
Moderate	147	22.2%	12,502	16.9%	2	0.3%	310	0.4%
<i>Low/Moderate Total</i>	<i>177</i>	<i>26.7%</i>	<i>14,489</i>	<i>19.6%</i>	<i>3</i>	<i>0.5%</i>	<i>311</i>	<i>0.4%</i>
Middle	347	52.3%	37,751	51.2%	2	0.3%	466	0.6%
Upper	139	21.0%	21,522	29.2%	6	0.9%	1,376	1.9%
Unknown	0	0.0%	0	0.0%	652	98.3%	71,609	97.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>663</b>	<b>100.0%</b>	<b>73,762</b>	<b>100.0%</b>	<b>663</b>	<b>100.0%</b>	<b>73,762</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	1,464	3.2%	235,615	2.6%	3,957	8.6%	387,927	4.3%
Moderate	5,168	11.3%	704,817	7.7%	8,953	19.5%	1,160,264	12.7%
<i>Low/Moderate Total</i>	<i>6,632</i>	<i>14.5%</i>	<i>940,432</i>	<i>10.3%</i>	<i>12,910</i>	<i>28.1%</i>	<i>1,548,191</i>	<i>17.0%</i>
Middle	18,793	40.9%	3,000,907	32.9%	9,342	20.4%	1,523,555	16.7%
Upper	20,429	44.5%	5,131,311	56.3%	17,075	37.2%	4,156,065	45.6%
Unknown	40	0.1%	37,199	0.4%	6,567	14.3%	1,882,038	20.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>45,894</b>	<b>100.0%</b>	<b>9,109,549</b>	<b>100.0%</b>	<b>45,894</b>	<b>100.0%</b>	<b>9,109,549</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Kankakee MSA #28100

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	79	4.7%	6,232	2.5%	145	8.7%	12,354	5.0%
Moderate	226	13.5%	23,274	9.3%	370	22.1%	41,484	16.6%
<i>Low/Moderate Total</i>	<i>305</i>	<i>18.2%</i>	<i>29,506</i>	<i>11.8%</i>	<i>315</i>	<i>20.7%</i>	<i>53,838</i>	<i>21.6%</i>
Middle	789	47.1%	115,339	46.2%	459	27.4%	68,586	27.5%
Upper	581	34.7%	104,584	41.9%	489	29.2%	94,926	38.1%
Unknown	0	0.0%	0	0.0%	212	12.7%	32,079	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,673</b>	<b>100.0%</b>	<b>249,429</b>	<b>100.0%</b>	<b>1,673</b>	<b>100.0%</b>	<b>249,429</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	33	3.5%	2,803	2.0%	53	5.6%	3,817	2.7%
Moderate	100	10.6%	10,357	7.4%	139	14.7%	13,624	9.7%
<i>Low/Moderate Total</i>	<i>133</i>	<i>14.0%</i>	<i>13,160</i>	<i>9.4%</i>	<i>192</i>	<i>20.3%</i>	<i>17,441</i>	<i>12.4%</i>
Middle	460	48.6%	65,401	46.6%	193	20.4%	25,797	18.4%
Upper	354	37.4%	61,698	44.0%	377	39.8%	64,929	46.3%
Unknown	0	0.0%	0	0.0%	185	19.5%	32,092	22.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>947</b>	<b>100.0%</b>	<b>140,239</b>	<b>100.0%</b>	<b>947</b>	<b>100.0%</b>	<b>140,239</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	7	6.1%	204	3.4%	9	7.9%	414	7.0%
Moderate	15	13.2%	411	6.9%	14	12.3%	710	11.9%
<i>Low/Moderate Total</i>	<i>22</i>	<i>19.3%</i>	<i>615</i>	<i>10.3%</i>	<i>23</i>	<i>20.2%</i>	<i>1,124</i>	<i>18.9%</i>
Middle	51	44.7%	2,354	39.6%	39	34.2%	1,583	26.6%
Upper	41	36.0%	2,978	50.1%	49	43.0%	2,950	49.6%
Unknown	0	0.0%	0	0.0%	3	2.6%	290	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>114</b>	<b>100.0%</b>	<b>5,947</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	<b>5,947</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	4	11.1%	1,982	19.1%	5	13.9%	462	4.5%
Moderate	6	16.7%	1,359	13.1%	2	5.6%	371	3.6%
<i>Low/Moderate Total</i>	<i>10</i>	<i>27.8%</i>	<i>3,341</i>	<i>32.3%</i>	<i>7</i>	<i>19.4%</i>	<i>833</i>	<i>8.0%</i>
Middle	12	33.3%	2,662	25.7%	1	2.8%	160	1.5%
Upper	14	38.9%	4,353	42.0%	8	22.2%	2,247	21.7%
Unknown	0	0.0%	0	0.0%	20	55.6%	7,116	68.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>10,336</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>10,336</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	1	7.7%	25	5.1%	3	23.1%	87	17.6%
Moderate	2	15.4%	30	6.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>23.1%</i>	<i>55</i>	<i>11.2%</i>	<i>3</i>	<i>23.1%</i>	<i>87</i>	<i>17.6%</i>
Middle	8	61.5%	379	76.7%	0	0.0%	0	0.0%
Upper	2	15.4%	60	12.1%	9	69.2%	382	77.3%
Unknown	0	0.0%	0	0.0%	1	7.7%	25	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13</b>	<b>100.0%</b>	<b>494</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>494</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	9	14.5%	450	13.9%	8	12.9%	302	9.3%
Moderate	7	11.3%	395	12.2%	13	21.0%	597	18.4%
<i>Low/Moderate Total</i>	<i>16</i>	<i>25.8%</i>	<i>845</i>	<i>26.1%</i>	<i>21</i>	<i>33.9%</i>	<i>899</i>	<i>27.7%</i>
Middle	29	46.8%	1,280	39.5%	16	25.8%	714	22.0%
Upper	17	27.4%	1,116	34.4%	20	32.3%	1,261	38.9%
Unknown	0	0.0%	0	0.0%	5	8.1%	367	11.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>3,241</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>	<b>3,241</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	5	7.0%	289	3.3%	0	0.0%	0	0.0%
Moderate	12	16.9%	952	10.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>17</i>	<i>23.9%</i>	<i>1,241</i>	<i>14.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	32	45.1%	3,938	44.5%	0	0.0%	0	0.0%
Upper	22	31.0%	3,666	41.4%	1	1.4%	60	0.7%
Unknown	0	0.0%	0	0.0%	70	98.6%	8,785	99.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>5,345</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>5,345</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	138	4.7%	11,985	2.9%	223	7.6%	17,436	4.2%
Moderate	368	12.6%	36,778	8.8%	538	18.4%	56,786	13.6%
<i>Low/Moderate Total</i>	<i>506</i>	<i>17.3%</i>	<i>48,763</i>	<i>11.8%</i>	<i>761</i>	<i>26.1%</i>	<i>74,222</i>	<i>17.7%</i>
Middle	1,381	47.3%	191,353	45.7%	708	24.3%	96,840	23.1%
Upper	1,031	35.3%	178,455	42.6%	953	32.7%	166,755	39.8%
Unknown	0	0.0%	0	0.0%	496	17.0%	80,754	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,918</b>	<b>100.0%</b>	<b>418,371</b>	<b>100.0%</b>	<b>2,918</b>	<b>100.0%</b>	<b>418,371</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Indianapolis-Carmel-Anderson #26900

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2,266	4.7%	291,996	2.9%	4,902	10.3%	559,675	5.6%
Moderate	7,170	15.0%	982,123	9.7%	10,904	22.8%	1,667,486	16.7%
<i>Low/Moderate Total</i>	<i>9,436</i>	<i>19.7%</i>	<i>1,274,119</i>	<i>12.6%</i>	<i>15,806</i>	<i>33.1%</i>	<i>2,227,161</i>	<i>22.4%</i>
Middle	17,040	35.6%	3,127,029	31.4%	10,125	21.2%	1,987,579	20.0%
Upper	21,304	44.6%	5,572,818	56.0%	15,434	32.3%	4,470,334	44.5%
Unknown	23	0.0%	1,729	0.0%	6,438	13.5%	1,270,621	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47,803</b>	<b>100.0%</b>	<b>9,951,693</b>	<b>100.0%</b>	<b>47,803</b>	<b>100.0%</b>	<b>9,951,693</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	932	2.7%	112,562	1.6%	2,687	7.8%	265,563	3.9%
Moderate	3,771	11.0%	480,763	7.0%	5,740	16.7%	741,934	10.9%
<i>Low/Moderate Total</i>	<i>4,703</i>	<i>13.7%</i>	<i>593,325</i>	<i>8.7%</i>	<i>8,427</i>	<i>24.5%</i>	<i>1,007,497</i>	<i>14.8%</i>
Middle	11,893	34.5%	2,009,872	29.4%	6,888	20.0%	1,146,841	16.8%
Upper	17,825	51.8%	4,224,519	61.9%	13,015	37.8%	3,371,271	49.4%
Unknown	8	0.0%	508	0.0%	6,099	17.7%	1,302,615	19.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34,429</b>	<b>100.0%</b>	<b>6,828,224</b>	<b>100.0%</b>	<b>34,429</b>	<b>100.0%</b>	<b>6,828,224</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	184	3.6%	10,545	2.9%	395	7.8%	19,338	5.2%
Moderate	585	11.5%	30,822	8.4%	952	18.7%	52,538	14.2%
<i>Low/Moderate Total</i>	<i>769</i>	<i>15.1%</i>	<i>41,367</i>	<i>11.3%</i>	<i>1,347</i>	<i>26.5%</i>	<i>71,876</i>	<i>19.4%</i>
Middle	1,770	34.8%	116,906	31.7%	1,196	23.5%	75,752	20.5%
Upper	2,547	50.1%	210,486	57.1%	2,439	48.0%	211,915	57.5%
Unknown	0	0.0%	0	0.0%	104	2.0%	9,216	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,086</b>	<b>100.0%</b>	<b>368,759</b>	<b>100.0%</b>	<b>5,086</b>	<b>100.0%</b>	<b>368,759</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	35	19.6%	129,366	15.0%	0	0.0%	0	0.0%
Moderate	54	30.2%	242,061	28.0%	1	0.6%	169	0.0%
<i>Low/Moderate Total</i>	<i>89</i>	<i>49.8%</i>	<i>371,427</i>	<i>43.0%</i>	<i>1</i>	<i>0.6%</i>	<i>169</i>	<i>0.0%</i>
Middle	58	32.4%	213,639	24.7%	1	0.6%	881	0.1%
Upper	31	17.3%	278,262	32.2%	6	3.4%	2,435	0.3%
Unknown	1	0.6%	1,254	0.1%	171	95.5%	861,097	99.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>179</b>	<b>100.0%</b>	<b>864,552</b>	<b>100.0%</b>	<b>179</b>	<b>100.0%</b>	<b>864,552</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	73	2.1%	3,913	1.3%	324	9.1%	14,649	5.0%
Moderate	358	10.1%	19,614	6.7%	692	19.5%	39,371	13.5%
<i>Low/Moderate Total</i>	<i>431</i>	<i>12.1%</i>	<i>23,527</i>	<i>8.1%</i>	<i>1,016</i>	<i>28.6%</i>	<i>54,020</i>	<i>18.5%</i>
Middle	1,366	38.4%	98,475	33.8%	752	21.2%	50,910	17.5%
Upper	1,757	49.4%	189,613	58.2%	1,694	47.7%	179,433	61.5%
Unknown	0	0.0%	0	0.0%	92	2.6%	7,252	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,554</b>	<b>100.0%</b>	<b>291,613</b>	<b>100.0%</b>	<b>3,554</b>	<b>100.0%</b>	<b>291,613</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	58	4.9%	2,793	2.5%	121	10.3%	6,218	5.6%
Moderate	159	15.5%	11,114	9.9%	217	18.4%	15,668	14.0%
<i>Low/Moderate Total</i>	<i>217</i>	<i>15.4%</i>	<i>13,907</i>	<i>12.4%</i>	<i>338</i>	<i>28.6%</i>	<i>21,886</i>	<i>19.6%</i>
Middle	444	37.6%	33,995	30.4%	280	23.7%	21,011	18.8%
Upper	518	43.9%	63,939	57.1%	499	42.3%	60,300	53.9%
Unknown	1	0.1%	46	0.0%	63	5.3%	8,690	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,130</b>	<b>100.0%</b>	<b>111,337</b>	<b>100.0%</b>	<b>1,130</b>	<b>100.0%</b>	<b>111,337</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	113	6.1%	6,513	3.1%	2	0.1%	184	0.1%
Moderate	438	23.5%	37,009	17.6%	8	0.4%	811	0.4%
<i>Low/Moderate Total</i>	<i>551</i>	<i>29.6%</i>	<i>43,522</i>	<i>20.7%</i>	<i>10</i>	<i>0.5%</i>	<i>995</i>	<i>0.5%</i>
Middle	836	44.9%	90,249	42.9%	6	0.3%	1,223	0.6%
Upper	472	25.4%	76,348	36.3%	20	1.1%	6,619	3.1%
Unknown	2	0.1%	114	0.1%	1,825	98.1%	201,396	95.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,861</b>	<b>100.0%</b>	<b>210,233</b>	<b>100.0%</b>	<b>1,861</b>	<b>100.0%</b>	<b>210,233</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	3,661	3.9%	557,688	3.0%	8,431	9.0%	865,627	4.6%
Moderate	12,535	13.3%	1,783,506	9.6%	18,514	19.7%	2,517,977	13.5%
<i>Low/Moderate Total</i>	<i>16,196</i>	<i>17.2%</i>	<i>2,341,194</i>	<i>12.6%</i>	<i>26,945</i>	<i>28.6%</i>	<i>3,383,604</i>	<i>18.2%</i>
Middle	33,407	35.5%	5,690,165	30.5%	19,248	20.5%	3,284,197	17.6%
Upper	44,454	47.2%	10,595,985	56.9%	33,107	35.2%	8,302,307	44.6%
Unknown	35	0.0%	3,651	0.0%	14,792	15.7%	3,660,887	19.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>94,092</b>	<b>100.0%</b>	<b>18,630,993</b>	<b>100.0%</b>	<b>94,092</b>	<b>100.0%</b>	<b>18,630,993</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Nonmetropolitan

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	13	0.2%	809	0.1%	729	8.9%	56,631	5.3%
Moderate	1,403	17.0%	141,640	13.2%	2,344	28.5%	237,512	22.2%
<i>Low/Moderate Total</i>	<i>1,416</i>	<i>17.2%</i>	<i>142,449</i>	<i>13.3%</i>	<i>3,073</i>	<i>37.8%</i>	<i>294,143</i>	<i>27.5%</i>
Middle	5,706	69.3%	747,228	69.8%	1,909	23.2%	253,009	23.6%
Upper	1,115	13.5%	181,069	16.9%	2,050	24.9%	373,593	34.9%
Unknown	0	0.0%	0	0.0%	1,205	14.6%	150,001	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,237</b>	<b>100.0%</b>	<b>1,070,746</b>	<b>100.0%</b>	<b>8,237</b>	<b>100.0%</b>	<b>1,070,746</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	3	0.1%	309	0.1%	432	8.7%	27,925	4.6%
Moderate	659	13.2%	61,731	10.3%	911	18.3%	79,573	13.2%
<i>Low/Moderate Total</i>	<i>662</i>	<i>13.3%</i>	<i>62,040</i>	<i>10.3%</i>	<i>1,343</i>	<i>26.9%</i>	<i>107,498</i>	<i>17.9%</i>
Middle	3,586	71.9%	435,781	72.4%	1,127	22.6%	116,748	19.4%
Upper	742	14.9%	103,810	17.3%	1,812	36.3%	270,041	44.9%
Unknown	0	0.0%	0	0.0%	708	14.2%	107,344	17.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,990</b>	<b>100.0%</b>	<b>601,631</b>	<b>100.0%</b>	<b>4,990</b>	<b>100.0%</b>	<b>601,631</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	2	0.2%	50	0.1%	80	9.4%	2,917	6.7%
Moderate	123	14.4%	5,437	12.5%	165	19.3%	6,601	15.2%
<i>Low/Moderate Total</i>	<i>125</i>	<i>14.6%</i>	<i>5,487</i>	<i>12.6%</i>	<i>245</i>	<i>28.7%</i>	<i>9,518</i>	<i>21.9%</i>
Middle	588	68.9%	30,289	69.6%	207	24.2%	10,791	24.8%
Upper	141	16.5%	7,744	17.8%	375	43.9%	21,616	49.7%
Unknown	0	0.0%	0	0.0%	27	3.2%	1,595	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>834</b>	<b>100.0%</b>	<b>43,320</b>	<b>100.0%</b>	<b>834</b>	<b>100.0%</b>	<b>43,320</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	1.8%	48	0.1%	0	0.0%	0	0.0%
Moderate	16	28.6%	4,818	9.8%	2	3.6%	170	0.3%
<i>Low/Moderate Total</i>	<i>17</i>	<i>30.4%</i>	<i>4,866</i>	<i>9.9%</i>	<i>2</i>	<i>3.6%</i>	<i>170</i>	<i>0.3%</i>
Middle	34	60.7%	41,211	84.0%	1	1.8%	48	0.1%
Upper	5	8.9%	2,964	6.0%	4	7.1%	668	1.4%
Unknown	0	0.0%	0	0.0%	49	87.5%	48,155	98.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>49,041</b>	<b>100.0%</b>	<b>56</b>	<b>100.0%</b>	<b>49,041</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	61	7.9%	2,201	5.3%
Moderate	77	9.9%	3,846	9.2%	160	20.7%	5,911	14.1%
<i>Low/Moderate Total</i>	<i>77</i>	<i>9.9%</i>	<i>3,846</i>	<i>9.2%</i>	<i>221</i>	<i>28.6%</i>	<i>8,112</i>	<i>19.4%</i>
Middle	593	76.6%	32,758	78.4%	215	27.8%	11,049	26.4%
Upper	104	13.4%	5,205	12.4%	317	41.0%	21,719	51.9%
Unknown	0	0.0%	0	0.0%	21	2.7%	929	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>774</b>	<b>100.0%</b>	<b>41,809</b>	<b>100.0%</b>	<b>774</b>	<b>100.0%</b>	<b>41,809</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	34	10.0%	1,376	6.6%
Moderate	56	16.5%	2,996	14.4%	83	24.4%	4,303	20.7%
<i>Low/Moderate Total</i>	<i>56</i>	<i>16.5%</i>	<i>2,996</i>	<i>14.4%</i>	<i>117</i>	<i>34.4%</i>	<i>5,679</i>	<i>27.4%</i>
Middle	234	68.8%	14,491	69.8%	88	25.9%	4,647	22.4%
Upper	50	14.7%	3,267	15.7%	121	35.6%	9,749	47.0%
Unknown	0	0.0%	0	0.0%	14	4.1%	679	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>340</b>	<b>100.0%</b>	<b>20,734</b>	<b>100.0%</b>	<b>340</b>	<b>100.0%</b>	<b>20,734</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	2	0.7%	157	0.7%
Moderate	60	22.1%	3,602	16.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>60</i>	<i>22.1%</i>	<i>3,602</i>	<i>16.4%</i>	<i>2</i>	<i>0.7%</i>	<i>157</i>	<i>0.7%</i>
Middle	181	66.8%	15,348	70.1%	3	1.1%	157	0.7%
Upper	30	11.1%	2,956	13.5%	3	1.1%	282	1.3%
Unknown	0	0.0%	0	0.0%	263	97.0%	21,310	97.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>271</b>	<b>100.0%</b>	<b>21,906</b>	<b>100.0%</b>	<b>271</b>	<b>100.0%</b>	<b>21,906</b>	<b>100.0%</b>
	<b>HMDA Total</b>							
Low	19	0.1%	1,216	0.1%	1,338	8.6%	91,207	4.9%
Moderate	2,394	15.4%	224,070	12.1%	3,665	23.6%	334,070	18.1%
<i>Low/Moderate Total</i>	<i>2,413</i>	<i>15.5%</i>	<i>225,286</i>	<i>12.2%</i>	<i>5,003</i>	<i>32.2%</i>	<i>425,277</i>	<i>23.0%</i>
Middle	10,922	70.4%	1,317,106	71.2%	3,550	22.9%	396,449	21.4%
Upper	2,187	14.1%	307,015	16.6%	4,682	30.2%	697,668	37.7%
Unknown	0	0.0%	0	0.0%	2,287	14.7%	330,013	17.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15,322</b>	<b>100.0%</b>	<b>1,849,407</b>	<b>100.0%</b>	<b>15,322</b>	<b>100.0%</b>	<b>1,849,407</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 KY Nonmetropolitan

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	36	2.0%	3,205	1.2%
Moderate	35	2.0%	3,235	1.2%	257	14.3%	25,948	9.7%
<i>Low/Moderate Total</i>	<i>35</i>	<i>2.0%</i>	<i>3,235</i>	<i>1.2%</i>	<i>293</i>	<i>16.3%</i>	<i>29,153</i>	<i>10.9%</i>
Middle	324	18.1%	40,393	15.1%	442	24.6%	54,560	20.4%
Upper	1,435	80.0%	224,364	83.7%	799	44.5%	146,509	54.7%
Unknown	0	0.0%	0	0.0%	260	14.5%	37,770	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,794</b>	<b>100.0%</b>	<b>267,992</b>	<b>100.0%</b>	<b>1,794</b>	<b>100.0%</b>	<b>267,992</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	23	2.2%	1,668	1.0%
Moderate	9	0.8%	736	0.5%	86	8.1%	7,447	4.6%
<i>Low/Moderate Total</i>	<i>9</i>	<i>0.8%</i>	<i>736</i>	<i>0.5%</i>	<i>109</i>	<i>10.2%</i>	<i>9,115</i>	<i>5.6%</i>
Middle	167	15.7%	21,633	13.3%	176	16.5%	20,722	12.8%
Upper	888	83.5%	139,729	86.2%	580	54.5%	94,287	58.2%
Unknown	0	0.0%	0	0.0%	199	18.7%	37,974	23.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,064</b>	<b>100.0%</b>	<b>162,098</b>	<b>100.0%</b>	<b>1,064</b>	<b>100.0%</b>	<b>162,098</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	7	2.9%	202	1.8%
Moderate	4	1.7%	122	1.1%	21	8.7%	643	5.7%
<i>Low/Moderate Total</i>	<i>4</i>	<i>1.7%</i>	<i>122</i>	<i>1.1%</i>	<i>28</i>	<i>11.6%</i>	<i>845</i>	<i>7.5%</i>
Middle	33	13.6%	1,395	12.3%	42	17.4%	1,721	15.2%
Upper	205	84.7%	9,792	86.6%	167	69.0%	8,046	71.1%
Unknown	0	0.0%	0	0.0%	5	2.1%	697	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>242</b>	<b>100.0%</b>	<b>11,309</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>11,309</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	1	2.9%	79	0.4%
Moderate	4	11.4%	3,350	16.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>11.4%</i>	<i>3,350</i>	<i>16.1%</i>	<i>1</i>	<i>2.9%</i>	<i>79</i>	<i>0.4%</i>
Middle	11	31.4%	2,457	11.8%	1	2.9%	120	0.6%
Upper	20	57.1%	15,050	72.2%	1	2.9%	100	0.5%
Unknown	0	0.0%	0	0.0%	32	91.4%	20,558	98.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>20,957</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>20,957</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	2	1.3%	39	0.4%
Moderate	1	0.6%	23	0.3%	17	11.0%	578	6.3%
<i>Low/Moderate Total</i>	<i>1</i>	<i>0.6%</i>	<i>23</i>	<i>0.3%</i>	<i>19</i>	<i>12.3%</i>	<i>617</i>	<i>6.8%</i>
Middle	30	19.5%	1,295	14.2%	22	14.3%	1,175	12.9%
Upper	123	79.9%	7,795	85.5%	111	72.1%	7,226	79.3%
Unknown	0	0.0%	0	0.0%	2	1.3%	95	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>154</b>	<b>100.0%</b>	<b>9,113</b>	<b>100.0%</b>	<b>154</b>	<b>100.0%</b>	<b>9,113</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	3.8%	94	5.3%
Moderate	0	0.0%	0	0.0%	4	15.4%	298	16.9%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>19.2%</i>	<i>392</i>	<i>22.3%</i>
Middle	3	11.5%	159	9.0%	5	19.2%	177	10.1%
Upper	23	88.5%	1,600	91.0%	15	57.7%	800	45.5%
Unknown	0	0.0%	0	0.0%	1	3.8%	390	22.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>1,759</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>1,759</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	4.3%	218	4.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>4.3%</i>	<i>218</i>	<i>4.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	11	25.4%	1,103	21.2%	1	2.1%	109	2.1%
Upper	34	72.3%	3,882	74.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	46	97.9%	5,094	97.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>47</b>	<b>100.0%</b>	<b>5,203</b>	<b>100.0%</b>	<b>47</b>	<b>100.0%</b>	<b>5,203</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	70	2.1%	5,287	1.1%
Moderate	55	1.6%	7,684	1.6%	385	11.5%	34,914	7.3%
<i>Low/Moderate Total</i>	<i>55</i>	<i>1.6%</i>	<i>7,684</i>	<i>1.6%</i>	<i>455</i>	<i>13.5%</i>	<i>40,201</i>	<i>8.4%</i>
Middle	579	17.2%	68,435	14.3%	689	20.5%	78,584	16.4%
Upper	2,728	81.1%	402,212	84.1%	1,673	49.8%	256,968	53.7%
Unknown	0	0.0%	0	0.0%	545	16.2%	102,578	21.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,362</b>	<b>100.0%</b>	<b>478,331</b>	<b>100.0%</b>	<b>3,362</b>	<b>100.0%</b>	<b>478,331</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Davton-Kettering MSA #19430

Revenue Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	443	2.9%	35,693	1.4%	1,418	9.2%	118,018	4.7%
Moderate	2,087	13.5%	213,550	8.4%	3,480	22.5%	411,113	16.2%
<i>Low/Moderate Total</i>	<i>2,530</i>	<i>16.3%</i>	<i>249,243</i>	<i>9.9%</i>	<i>4,898</i>	<i>31.6%</i>	<i>529,131</i>	<i>20.9%</i>
Middle	7,460	48.2%	1,061,881	42.0%	3,408	22.0%	539,426	20.9%
Upper	5,489	35.5%	1,219,241	48.2%	5,221	33.7%	1,167,840	46.2%
Unknown	0	0.0%	0	0.0%	1,952	12.6%	303,968	12.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>15,479</b>	<b>100.0%</b>	<b>2,330,363</b>	<b>100.0%</b>	<b>15,479</b>	<b>100.0%</b>	<b>2,330,363</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	100	1.3%	6,628	0.5%	565	7.4%	40,505	3.3%
Moderate	641	8.3%	60,182	4.9%	1,128	14.7%	109,148	8.9%
<i>Low/Moderate Total</i>	<i>741</i>	<i>9.6%</i>	<i>66,810</i>	<i>5.3%</i>	<i>1,693</i>	<i>22.0%</i>	<i>149,653</i>	<i>12.2%</i>
Middle	3,412	44.4%	453,518	37.1%	1,545	20.1%	195,777	16.0%
Upper	3,534	46.0%	703,157	57.5%	3,006	39.1%	574,867	47.0%
Unknown	0	0.0%	0	0.0%	1,445	18.8%	303,188	24.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,687</b>	<b>100.0%</b>	<b>1,223,453</b>	<b>100.0%</b>	<b>7,687</b>	<b>100.0%</b>	<b>1,223,453</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	30	1.9%	788	0.9%	138	8.7%	5,072	5.8%
Moderate	179	11.3%	6,013	6.9%	280	17.7%	12,069	13.9%
<i>Low/Moderate Total</i>	<i>209</i>	<i>13.2%</i>	<i>6,801</i>	<i>7.8%</i>	<i>418</i>	<i>26.4%</i>	<i>17,141</i>	<i>19.7%</i>
Middle	735	46.4%	36,558	42.1%	373	23.5%	16,289	18.7%
Upper	641	40.4%	43,526	50.1%	763	48.1%	51,527	59.3%
Unknown	0	0.0%	0	0.0%	31	2.0%	1,928	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,585</b>	<b>100.0%</b>	<b>86,885</b>	<b>100.0%</b>	<b>1,585</b>	<b>100.0%</b>	<b>86,885</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	10	8.8%	7,023	2.6%	3	2.7%	394	0.1%
Moderate	32	28.3%	68,502	25.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>42</i>	<i>37.1%</i>	<i>75,525</i>	<i>27.6%</i>	<i>3</i>	<i>2.7%</i>	<i>394</i>	<i>0.1%</i>
Middle	53	46.9%	136,816	49.9%	0	0.0%	0	0.0%
Upper	18	15.9%	62,008	22.6%	3	2.7%	1,115	0.4%
Unknown	0	0.0%	0	0.0%	107	94.7%	272,840	99.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>113</b>	<b>100.0%</b>	<b>274,349</b>	<b>100.0%</b>	<b>113</b>	<b>100.0%</b>	<b>274,349</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	21	2.0%	600	0.9%	123	11.9%	4,539	6.6%
Moderate	98	9.5%	4,078	5.9%	190	18.4%	9,096	13.2%
<i>Low/Moderate Total</i>	<i>119</i>	<i>11.5%</i>	<i>4,678</i>	<i>6.8%</i>	<i>313</i>	<i>30.3%</i>	<i>13,635</i>	<i>19.7%</i>
Middle	478	46.2%	25,923	37.5%	239	23.1%	13,464	19.5%
Upper	437	42.3%	38,513	55.7%	467	45.2%	40,784	59.0%
Unknown	0	0.0%	0	0.0%	15	1.5%	1,231	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,034</b>	<b>100.0%</b>	<b>69,114</b>	<b>100.0%</b>	<b>1,034</b>	<b>100.0%</b>	<b>69,114</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	23	3.4%	712	1.6%	66	9.8%	2,747	6.1%
Moderate	94	14.0%	3,855	8.5%	134	19.9%	7,356	16.2%
<i>Low/Moderate Total</i>	<i>117</i>	<i>17.4%</i>	<i>4,567</i>	<i>10.1%</i>	<i>200</i>	<i>29.7%</i>	<i>10,103</i>	<i>22.3%</i>
Middle	303	45.0%	17,605	38.9%	183	27.2%	10,362	22.9%
Upper	253	37.6%	23,115	51.0%	275	40.9%	22,811	50.4%
Unknown	0	0.0%	0	0.0%	15	2.2%	2,011	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>673</b>	<b>100.0%</b>	<b>45,287</b>	<b>100.0%</b>	<b>673</b>	<b>100.0%</b>	<b>45,287</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	31	6.5%	1,636	3.7%	2	0.4%	109	0.2%
Moderate	118	24.6%	8,383	18.8%	4	0.8%	222	0.5%
<i>Low/Moderate Total</i>	<i>149</i>	<i>31.1%</i>	<i>10,019</i>	<i>22.4%</i>	<i>6</i>	<i>1.3%</i>	<i>331</i>	<i>0.7%</i>
Middle	237	49.5%	21,375	47.9%	0	0.0%	0	0.0%
Upper	93	19.4%	13,257	29.7%	3	0.6%	649	1.5%
Unknown	0	0.0%	0	0.0%	470	98.1%	43,671	97.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>479</b>	<b>100.0%</b>	<b>44,631</b>	<b>100.0%</b>	<b>479</b>	<b>100.0%</b>	<b>44,631</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	658	2.4%	53,080	1.2%	2,315	8.6%	171,384	4.0%
Moderate	3,249	12.0%	364,563	8.5%	5,216	19.3%	549,004	12.8%
<i>Low/Moderate Total</i>	<i>3,907</i>	<i>14.4%</i>	<i>417,643</i>	<i>9.7%</i>	<i>7,531</i>	<i>27.8%</i>	<i>720,388</i>	<i>16.9%</i>
Middle	12,678	46.9%	1,753,676	41.0%	5,746	21.2%	765,318	17.9%
Upper	10,465	38.7%	2,102,817	49.2%	9,738	36.0%	1,859,593	43.5%
Unknown	0	0.0%	0	0.0%	4,035	14.9%	928,837	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>27,030</b>	<b>100.0%</b>	<b>4,274,136</b>	<b>100.0%</b>	<b>27,030</b>	<b>100.0%</b>	<b>4,274,136</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	417	7.9%	32,288	4.7%
Moderate	830	15.8%	87,080	12.7%	1,382	26.3%	138,860	20.2%
<i>Low/Moderate Total</i>	<i>830</i>	<i>15.8%</i>	<i>87,080</i>	<i>12.7%</i>	<i>1,799</i>	<i>34.2%</i>	<i>171,148</i>	<i>24.9%</i>
Middle	3,511	66.8%	448,614	65.4%	1,370	26.1%	176,709	25.8%
Upper	913	17.4%	150,998	21.9%	1,427	27.2%	261,066	38.1%
Unknown	0	0.0%	0	0.0%	658	12.5%	77,169	11.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,254</i>	<i>100.0%</i>	<i>656,092</i>	<i>100.0%</i>	<i>5,254</i>	<i>100.0%</i>	<i>656,092</i>	<i>100.0%</i>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	258	7.9%	18,487	4.4%
Moderate	326	10.0%	32,175	7.7%	526	16.1%	47,101	11.3%
<i>Low/Moderate Total</i>	<i>326</i>	<i>10.0%</i>	<i>32,175</i>	<i>7.7%</i>	<i>784</i>	<i>24.0%</i>	<i>65,588</i>	<i>15.7%</i>
Middle	2,141	65.5%	264,040	63.2%	764	23.4%	81,568	19.5%
Upper	802	24.5%	121,596	29.1%	1,285	39.3%	199,306	47.7%
Unknown	0	0.0%	0	0.0%	436	13.3%	71,349	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,269</i>	<i>100.0%</i>	<i>417,811</i>	<i>100.0%</i>	<i>3,269</i>	<i>100.0%</i>	<i>417,811</i>	<i>100.0%</i>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	41	7.2%	1,404	5.4%
Moderate	64	11.2%	2,492	9.6%	89	15.6%	3,191	12.3%
<i>Low/Moderate Total</i>	<i>64</i>	<i>11.2%</i>	<i>2,492</i>	<i>9.6%</i>	<i>130</i>	<i>22.8%</i>	<i>4,595</i>	<i>17.7%</i>
Middle	364	63.7%	16,957	65.4%	155	27.1%	6,339	24.5%
Upper	143	25.0%	6,460	24.9%	269	47.1%	14,239	55.0%
Unknown	0	0.0%	0	0.0%	17	3.0%	736	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>571</i>	<i>100.0%</i>	<i>25,909</i>	<i>100.0%</i>	<i>571</i>	<i>100.0%</i>	<i>25,909</i>	<i>100.0%</i>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	30.0%	4,261	38.2%	1	5.0%	103	0.9%
<i>Low/Moderate Total</i>	<i>6</i>	<i>30.0%</i>	<i>4,261</i>	<i>38.2%</i>	<i>1</i>	<i>5.0%</i>	<i>103</i>	<i>0.9%</i>
Middle	14	70.0%	6,906	61.8%	1	5.0%	149	1.3%
Upper	0	0.0%	0	0.0%	2	10.0%	336	3.0%
Unknown	0	0.0%	0	0.0%	16	80.0%	10,579	94.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>11,167</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>11,167</i>	<i>100.0%</i>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	27	6.8%	1,069	4.8%
Moderate	27	6.8%	1,341	6.1%	79	19.9%	3,448	15.6%
<i>Low/Moderate Total</i>	<i>27</i>	<i>6.8%</i>	<i>1,341</i>	<i>6.1%</i>	<i>106</i>	<i>26.7%</i>	<i>4,517</i>	<i>20.4%</i>
Middle	266	67.0%	14,594	66.0%	103	25.9%	5,600	25.3%
Upper	104	26.2%	6,161	27.9%	180	45.3%	11,351	51.4%
Unknown	0	0.0%	0	0.0%	8	2.0%	628	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>397</i>	<i>100.0%</i>	<i>22,096</i>	<i>100.0%</i>	<i>397</i>	<i>100.0%</i>	<i>22,096</i>	<i>100.0%</i>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	17	8.6%	864	7.9%
Moderate	21	10.6%	1,331	12.2%	44	22.2%	2,102	19.3%
<i>Low/Moderate Total</i>	<i>21</i>	<i>10.6%</i>	<i>1,331</i>	<i>12.2%</i>	<i>61</i>	<i>30.8%</i>	<i>2,966</i>	<i>27.3%</i>
Middle	145	73.2%	7,225	66.4%	56	28.3%	2,836	26.1%
Upper	32	16.2%	2,323	21.4%	76	38.4%	4,858	44.7%
Unknown	0	0.0%	0	0.0%	5	2.5%	219	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>198</i>	<i>100.0%</i>	<i>10,879</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>	<i>10,879</i>	<i>100.0%</i>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	32	18.4%	2,597	16.6%	1	0.6%	66	0.4%
<i>Low/Moderate Total</i>	<i>32</i>	<i>18.4%</i>	<i>2,597</i>	<i>16.6%</i>	<i>1</i>	<i>0.6%</i>	<i>66</i>	<i>0.4%</i>
Middle	105	60.3%	9,759	62.4%	0	0.0%	0	0.0%
Upper	37	21.3%	3,288	21.0%	1	0.6%	56	0.4%
Unknown	0	0.0%	0	0.0%	172	98.9%	15,522	99.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>174</i>	<i>100.0%</i>	<i>15,644</i>	<i>100.0%</i>	<i>174</i>	<i>100.0%</i>	<i>15,644</i>	<i>100.0%</i>
<b>HMDA Total:</b>								
Low	0	0.0%	0	0.0%	760	7.7%	54,112	4.5%
Moderate	1,306	13.2%	131,277	11.0%	2,122	21.5%	194,871	16.4%
<i>Low/Moderate Total</i>	<i>1,306</i>	<i>13.2%</i>	<i>131,277</i>	<i>11.0%</i>	<i>2,882</i>	<i>29.2%</i>	<i>248,983</i>	<i>20.9%</i>
Middle	6,546	66.2%	768,095	64.6%	2,449	24.8%	273,201	23.0%
Upper	2,031	20.6%	290,226	24.4%	3,240	32.8%	491,212	41.3%
Unknown	0	0.0%	0	0.0%	1,312	13.3%	176,202	14.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9,883</i>	<i>100.0%</i>	<i>1,189,598</i>	<i>100.0%</i>	<i>9,883</i>	<i>100.0%</i>	<i>1,189,598</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 Multistate Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,593	6.6%	137,076	7.8%	3	1.1%	34	0.3%	0	0.0%	0	0.0%
Moderate	7,000	17.8%	351,039	20.0%	23	8.4%	1,428	10.5%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	9,593	24.4%	488,115	27.8%	26	9.5%	1,462	10.8%	0	0.0%	0	0.0%
Middle	13,853	35.3%	600,897	34.2%	180	65.7%	10,326	76.0%	0	0.0%	0	0.0%
Upper	15,342	39.0%	648,052	36.9%	68	24.8%	1,799	13.2%	0	0.0%	0	0.0%
Unknown	254	0.6%	15,131	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	255	0.6%	3,857	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39,297</b>	<b>100%</b>	<b>1,756,052</b>	<b>100%</b>	<b>274</b>	<b>100%</b>	<b>13,587</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	19,067	48.5%	530,321	30.2%	164	59.9%	10,284	75.7%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	36,010	91.6%	527,985	30.1%	237	86.5%	4,012	29.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,534	3.9%	268,070	15.3%	22	8.0%	3,958	29.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,753	4.5%	959,997	54.7%	15	5.5%	5,617	41.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39,297</b>	<b>100%</b>	<b>1,756,052</b>	<b>100%</b>	<b>274</b>	<b>100%</b>	<b>13,587</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 Multistate Louisville/Jefferson County MSA #31140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,665	7.4%	111,527	10.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3,443	15.2%	196,089	18.5%	4	2.0%	58	0.9%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	5,108	22.6%	307,616	29.0%	4	2.0%	58	0.9%	0	0.0%	0	0.0%
Middle	7,203	31.8%	335,040	31.6%	111	55.8%	5,436	82.0%	0	0.0%	0	0.0%
Upper	9,371	41.4%	359,159	33.9%	76	38.2%	1,075	16.2%	0	0.0%	0	0.0%
Unknown	660	2.9%	55,898	5.3%	1	0.5%	5	0.1%	0	0.0%	0	0.0%
Tract Unknown	289	1.3%	3,101	0.3%	7	3.5%	57	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>22,631</b>	<b>100%</b>	<b>1,060,814</b>	<b>100%</b>	<b>199</b>	<b>100%</b>	<b>6,631</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
Total \$1 Million or Less	By Revenue				By Revenue				By Revenue			
	10,548	46.6%	324,042	30.5%	76	38.2%	2,074	31.3%	0	0.0%	0	0.0%
\$100,000 or Less	By Loan Size				By Loan Size				By Loan Size			
	20,464	90.4%	297,317	28.0%	186	93.5%	2,492	37.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,088	4.8%	189,661	17.9%	4	2.0%	705	10.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,079	4.8%	573,836	54.1%	9	4.5%	3,434	51.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22,631</b>	<b>100%</b>	<b>1,060,814</b>	<b>100%</b>	<b>199</b>	<b>100%</b>	<b>6,631</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>



Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Kankakee MSA #28100

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	189	14.4%	5,207	13.7%	6	6.8%	476	6.8%	0	0.0%	0	0.0%
Moderate	201	15.3%	5,588	14.7%	4	4.5%	38	0.5%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	390	29.8%	10,795	28.4%	10	11.4%	514	7.3%	0	0.0%	0	0.0%
Middle	548	41.8%	17,761	46.7%	53	60.2%	5,164	73.5%	0	0.0%	0	0.0%
Upper	340	26.0%	9,121	24.0%	25	28.4%	1,352	19.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	32	2.4%	370	1.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,310</b>	<b>100%</b>	<b>38,047</b>	<b>100%</b>	<b>88</b>	<b>100%</b>	<b>7,030</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	570	43.5%	11,166	29.3%	52	59.1%	5,516	78.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	1,251	95.5%	16,399	43.1%	66	75.0%	1,289	18.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	22	1.7%	3,673	9.7%	15	17.0%	2,612	37.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	37	2.8%	17,975	47.2%	7	8.0%	3,129	44.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,310</b>	<b>100%</b>	<b>38,047</b>	<b>100%</b>	<b>88</b>	<b>100%</b>	<b>7,030</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Indianapolis-Carmel-Anderson #26900

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	3,039	8.2%	197,896	10.9%	10	1.5%	80	0.2%	0	0.0%	0	0.0%
Moderate	6,247	16.8%	332,853	18.3%	25	3.8%	1,541	3.1%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	9,286	24.9%	530,749	29.1%	35	5.3%	1,621	3.3%	0	0.0%	0	0.0%
Middle	11,887	31.9%	566,690	31.1%	451	67.7%	35,679	72.4%	0	0.0%	0	0.0%
Upper	15,673	42.0%	712,866	39.1%	177	26.6%	11,981	24.3%	0	0.0%	0	0.0%
Unknown	58	0.2%	6,975	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	377	1.0%	5,033	0.3%	3	0.5%	20	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37,281</b>	<b>100%</b>	<b>1,822,313</b>	<b>100%</b>	<b>669</b>	<b>100%</b>	<b>49,301</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	16,780	45.0%	515,773	28.3%	371	55.7%	37,026	75.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	33,810	90.7%	515,218	28.3%	521	78.2%	10,137	20.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	1,618	4.3%	282,824	15.5%	75	11.3%	13,621	27.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	1,853	5.0%	1,024,271	56.2%	70	10.5%	25,543	51.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37,281</b>	<b>100%</b>	<b>1,822,313</b>	<b>100%</b>	<b>669</b>	<b>100%</b>	<b>49,301</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	77	1.2%	5,946	2.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,142	17.8%	49,489	17.2%	35	2.3%	3,221	2.4%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,219	19.0%	55,435	19.3%	35	2.3%	3,221	2.4%	0	0.0%	0	0.0%
Middle	4,205	65.5%	188,454	65.5%	1,254	83.3%	112,556	85.4%	0	0.0%	0	0.0%
Upper	843	13.1%	42,144	14.7%	201	13.3%	15,879	12.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	151	2.4%	1,529	0.5%	16	1.1%	145	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,418</b>	<b>100%</b>	<b>287,562</b>	<b>100%</b>	<b>1,506</b>	<b>100%</b>	<b>131,801</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	3,069	47.8%	99,893	34.7%	965	64.1%	96,149	73.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	5,833	90.9%	89,658	31.2%	1,119	74.3%	32,381	24.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	307	4.8%	52,527	18.3%	223	14.8%	39,356	29.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	278	4.3%	145,377	50.6%	164	10.9%	60,064	45.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,418</b>	<b>100%</b>	<b>287,562</b>	<b>100%</b>	<b>1,506</b>	<b>100%</b>	<b>131,801</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 KY Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	97	6.9%	4,542	9.6%	1	0.8%	5	0.1%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	97	6.9%	4,542	9.6%	1	0.8%	5	0.1%	0	0.0%	0	0.0%
Middle	274	19.5%	9,990	21.2%	29	24.2%	1,192	20.2%	0	0.0%	0	0.0%
Upper	1,000	71.1%	32,378	68.6%	88	73.3%	4,696	79.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	35	2.5%	307	0.7%	2	1.7%	16	0.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,406</b>	<b>100%</b>	<b>47,217</b>	<b>100%</b>	<b>120</b>	<b>100%</b>	<b>5,909</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	671	47.7%	20,968	44.4%	80	66.7%	4,906	83.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,306	92.9%	18,787	39.8%	106	88.3%	2,211	37.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	63	4.5%	11,023	23.3%	6	5.0%	1,069	18.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	2.6%	17,407	36.9%	8	6.7%	2,629	44.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,406</b>	<b>100%</b>	<b>47,217</b>	<b>100%</b>	<b>120</b>	<b>100%</b>	<b>5,909</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Dayton-Kettering MSA #19430

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	828	6.8%	39,720	7.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2,016	16.6%	112,986	21.0%	14	7.7%	176	1.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,844	23.4%	152,706	28.3%	14	7.7%	176	1.8%	0	0.0%	0	0.0%
Middle	5,083	41.9%	225,177	41.8%	97	53.0%	5,227	54.4%	0	0.0%	0	0.0%
Upper	4,087	33.7%	159,643	29.6%	69	37.7%	4,174	43.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	122	1.0%	1,366	0.3%	3	1.6%	23	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>12,136</b>	<b>100%</b>	<b>538,892</b>	<b>100%</b>	<b>183</b>	<b>100%</b>	<b>9,600</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	5,598	46.1%	136,760	25.4%	120	65.6%	8,007	83.4%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	11,071	91.2%	159,925	29.7%	158	86.3%	2,732	28.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	546	4.5%	94,560	17.5%	12	6.6%	1,917	20.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	519	4.3%	284,407	52.8%	13	7.1%	4,951	51.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12,136</b>	<b>100%</b>	<b>538,892</b>	<b>100%</b>	<b>183</b>	<b>100%</b>	<b>9,600</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	734	15.1%	37,415	17.2%	14	1.7%	583	1.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	734	15.1%	37,415	17.2%	14	1.7%	583	1.0%	0	0.0%	0	0.0%
Middle	2,820	58.2%	131,258	60.2%	611	74.8%	48,631	80.2%	0	0.0%	0	0.0%
Upper	1,195	24.7%	48,023	22.0%	187	22.9%	11,412	18.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	96	2.0%	1,214	0.6%	5	0.6%	35	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,845</b>	<b>100%</b>	<b>217,910</b>	<b>100%</b>	<b>817</b>	<b>100%</b>	<b>60,661</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	2,175	44.9%	71,525	32.8%	485	59.4%	41,330	68.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	4,411	91.0%	65,419	30.0%	627	76.7%	17,208	28.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	225	4.6%	39,980	18.3%	127	15.5%	21,583	35.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	209	4.3%	112,511	51.6%	63	7.7%	21,870	36.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,845</b>	<b>100%</b>	<b>217,910</b>	<b>100%</b>	<b>817</b>	<b>100%</b>	<b>60,661</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 Multistate Cincinnati MSA #17140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,390	3.2%	163,627	2.0%	4,275	9.9%	428,794	5.2%
Moderate	6,517	15.2%	827,590	10.0%	9,464	22.0%	1,298,994	15.7%
<i>Low/Moderate Total</i>	<i>7,907</i>	<i>18.4%</i>	<i>991,217</i>	<i>12.0%</i>	<i>13,739</i>	<i>31.9%</i>	<i>1,727,788</i>	<i>20.9%</i>
Middle	19,460	45.3%	3,377,314	40.9%	8,956	20.8%	1,601,200	19.4%
Upper	15,570	36.2%	3,872,920	46.9%	14,387	33.5%	3,926,750	47.6%
Unknown	66	0.2%	14,062	0.2%	5,921	13.8%	999,775	12.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43,003</b>	<b>100.0%</b>	<b>8,255,513</b>	<b>100.0%</b>	<b>43,003</b>	<b>100.0%</b>	<b>8,255,513</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	481	2.7%	47,133	1.7%	1,941	10.8%	163,981	6.0%
Moderate	2,196	12.3%	235,190	8.6%	3,368	18.8%	369,727	13.5%
<i>Low/Moderate Total</i>	<i>2,677</i>	<i>14.9%</i>	<i>282,323</i>	<i>10.3%</i>	<i>5,309</i>	<i>29.6%</i>	<i>533,708</i>	<i>19.5%</i>
Middle	7,975	44.5%	1,081,849	39.6%	4,099	22.9%	543,751	19.9%
Upper	7,243	40.4%	1,365,094	49.9%	6,902	38.5%	1,396,575	51.1%
Unknown	16	0.1%	4,058	0.1%	1,601	8.9%	259,290	9.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17,911</b>	<b>100.0%</b>	<b>2,733,324</b>	<b>100.0%</b>	<b>17,911</b>	<b>100.0%</b>	<b>2,733,324</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	217	4.3%	6,892	2.2%	462	9.1%	15,438	4.9%
Moderate	654	12.8%	25,279	8.1%	902	17.7%	39,180	12.5%
<i>Low/Moderate Total</i>	<i>871</i>	<i>17.1%</i>	<i>32,171</i>	<i>10.2%</i>	<i>1,364</i>	<i>26.7%</i>	<i>54,618</i>	<i>17.4%</i>
Middle	2,032	39.8%	116,306	37.0%	1,060	20.8%	54,747	17.4%
Upper	2,196	43.0%	165,056	52.6%	2,445	47.9%	182,911	58.3%
Unknown	5	0.1%	395	0.1%	235	4.6%	21,652	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,104</b>	<b>100.0%</b>	<b>313,928</b>	<b>100.0%</b>	<b>5,104</b>	<b>100.0%</b>	<b>313,928</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	66	18.4%	128,604	12.3%	1	0.3%	143	0.0%
Moderate	112	31.2%	180,396	17.3%	1	0.3%	200	0.0%
<i>Low/Moderate Total</i>	<i>178</i>	<i>49.6%</i>	<i>309,000</i>	<i>29.6%</i>	<i>2</i>	<i>0.6%</i>	<i>343</i>	<i>0.0%</i>
Middle	122	34.0%	473,911	45.3%	0	0.0%	0	0.0%
Upper	54	15.0%	250,164	23.9%	9	2.5%	3,724	0.4%
Unknown	5	1.4%	12,462	1.2%	348	96.9%	1,041,470	99.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>339</b>	<b>100.0%</b>	<b>1,045,337</b>	<b>100.0%</b>	<b>339</b>	<b>100.0%</b>	<b>1,045,337</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	71	2.0%	3,527	1.4%	288	8.1%	13,525	5.2%
Moderate	313	8.8%	15,807	6.1%	583	16.4%	30,368	11.8%
<i>Low/Moderate Total</i>	<i>384</i>	<i>10.8%</i>	<i>19,334</i>	<i>7.5%</i>	<i>871</i>	<i>24.5%</i>	<i>43,893</i>	<i>17.0%</i>
Middle	1,458	41.0%	90,125	34.9%	839	23.6%	49,174	19.1%
Upper	1,715	48.2%	148,131	57.4%	1,754	49.3%	157,984	61.3%
Unknown	3	0.1%	329	0.1%	96	2.7%	6,868	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,560</b>	<b>100.0%</b>	<b>237,919</b>	<b>100.0%</b>	<b>3,560</b>	<b>100.0%</b>	<b>237,919</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	36	3.3%	2,605	2.4%	131	11.9%	7,450	6.8%
Moderate	137	12.4%	12,100	11.0%	209	18.9%	12,571	11.4%
<i>Low/Moderate Total</i>	<i>173</i>	<i>15.7%</i>	<i>14,705</i>	<i>13.4%</i>	<i>340</i>	<i>30.8%</i>	<i>20,021</i>	<i>18.2%</i>
Middle	493	44.6%	38,303	34.8%	223	20.2%	21,632	19.7%
Upper	437	39.5%	56,813	51.7%	492	44.5%	62,581	56.9%
Unknown	2	0.2%	137	0.1%	50	4.5%	5,724	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,103</b>	<b>100.0%</b>	<b>109,938</b>	<b>100.0%</b>	<b>1,103</b>	<b>100.0%</b>	<b>109,938</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	115	6.4%	16,361	7.4%	44	2.4%	3,030	1.4%
Moderate	419	23.2%	35,923	16.2%	29	1.6%	2,538	1.1%
<i>Low/Moderate Total</i>	<i>534</i>	<i>29.6%</i>	<i>52,284</i>	<i>23.6%</i>	<i>73</i>	<i>4.0%</i>	<i>5,568</i>	<i>2.5%</i>
Middle	763	42.3%	84,777	38.3%	25	1.4%	1,425	0.6%
Upper	507	28.1%	84,155	38.0%	22	1.2%	2,106	1.0%
Unknown	0	0.0%	0	0.0%	1,684	93.3%	212,117	95.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,804</b>	<b>100.0%</b>	<b>221,216</b>	<b>100.0%</b>	<b>1,804</b>	<b>100.0%</b>	<b>221,216</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	2,376	3.3%	368,749	2.9%	7,142	9.8%	632,361	4.9%
Moderate	10,348	14.2%	1,332,285	10.3%	14,556	20.0%	1,753,578	13.6%
<i>Low/Moderate Total</i>	<i>12,724</i>	<i>17.3%</i>	<i>1,701,034</i>	<i>13.1%</i>	<i>21,698</i>	<i>29.8%</i>	<i>2,385,939</i>	<i>18.4%</i>
Middle	32,303	44.3%	5,262,585	40.7%	15,202	20.9%	2,271,929	17.6%
Upper	27,722	38.1%	5,942,333	45.9%	26,011	35.7%	5,732,631	44.3%
Unknown	97	0.1%	31,443	0.2%	9,935	13.6%	2,546,896	19.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>72,846</b>	<b>100.0%</b>	<b>12,937,393</b>	<b>100.0%</b>	<b>72,846</b>	<b>100.0%</b>	<b>12,937,393</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 Multistate Louisville/Jefferson MSA #31140

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	804	3.5%	75,791	1.7%	2,613	11.2%	264,501	6.1%
Moderate	3,134	13.5%	359,542	8.2%	5,279	22.7%	708,501	16.2%
<i>Low/Moderate Total</i>	<i>3,938</i>	<i>17.0%</i>	<i>435,333</i>	<i>10.0%</i>	<i>7,892</i>	<i>34.0%</i>	<i>973,002</i>	<i>22.3%</i>
Middle	10,160	43.7%	1,596,579	36.6%	4,634	19.9%	823,804	18.9%
Upper	9,109	39.2%	2,324,441	53.3%	7,042	30.3%	1,913,340	43.9%
Unknown	24	0.1%	7,009	0.2%	3,663	15.8%	653,216	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,231</b>	<b>100.0%</b>	<b>4,363,362</b>	<b>100.0%</b>	<b>23,231</b>	<b>100.0%</b>	<b>4,363,362</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	278	2.8%	24,187	1.6%	1,092	10.8%	92,203	6.0%
Moderate	1,119	11.1%	109,899	7.1%	1,963	19.5%	214,174	13.9%
<i>Low/Moderate Total</i>	<i>1,397</i>	<i>13.9%</i>	<i>134,086</i>	<i>8.7%</i>	<i>3,055</i>	<i>30.3%</i>	<i>306,377</i>	<i>19.9%</i>
Middle	4,241	42.1%	526,111	34.2%	2,138	21.2%	294,488	19.1%
Upper	4,433	44.0%	878,371	57.0%	3,690	36.6%	740,982	48.1%
Unknown	7	0.1%	1,373	0.1%	1,195	11.9%	198,094	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,078</b>	<b>100.0%</b>	<b>1,530,941</b>	<b>100.0%</b>	<b>10,078</b>	<b>100.0%</b>	<b>1,530,941</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	83	3.1%	4,734	2.6%	203	7.6%	8,678	4.7%
Moderate	230	8.6%	11,655	6.3%	425	15.9%	22,649	12.3%
<i>Low/Moderate Total</i>	<i>313</i>	<i>11.7%</i>	<i>16,389</i>	<i>8.9%</i>	<i>628</i>	<i>23.5%</i>	<i>31,327</i>	<i>17.1%</i>
Middle	991	37.1%	54,411	29.6%	596	22.3%	31,473	17.1%
Upper	1,364	51.1%	112,557	61.3%	1,266	47.4%	102,136	55.6%
Unknown	2	0.1%	200	0.1%	180	6.7%	18,621	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,670</b>	<b>100.0%</b>	<b>183,557</b>	<b>100.0%</b>	<b>2,670</b>	<b>100.0%</b>	<b>183,557</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	46	18.9%	123,100	14.5%	2	0.8%	281	0.0%
Moderate	74	30.3%	143,724	16.9%	1	0.4%	196	0.0%
<i>Low/Moderate Total</i>	<i>120</i>	<i>49.2%</i>	<i>266,824</i>	<i>31.4%</i>	<i>3</i>	<i>1.2%</i>	<i>477</i>	<i>0.1%</i>
Middle	88	36.1%	297,745	35.0%	4	1.6%	869	0.1%
Upper	34	13.9%	272,837	32.1%	8	3.3%	3,129	0.4%
Unknown	2	0.8%	13,428	1.6%	229	93.9%	846,359	99.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>244</b>	<b>100.0%</b>	<b>850,834</b>	<b>100.0%</b>	<b>244</b>	<b>100.0%</b>	<b>850,834</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	26	1.6%	1,168	1.0%	131	8.3%	5,077	4.3%
Moderate	119	7.5%	5,402	4.5%	281	17.8%	14,691	12.3%
<i>Low/Moderate Total</i>	<i>145</i>	<i>9.2%</i>	<i>6,570</i>	<i>5.5%</i>	<i>412</i>	<i>26.1%</i>	<i>19,768</i>	<i>16.6%</i>
Middle	579	36.6%	33,584	28.2%	388	24.5%	25,657	21.6%
Upper	855	54.1%	78,771	66.2%	740	46.8%	70,667	59.4%
Unknown	2	0.1%	124	0.1%	41	2.6%	2,957	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,581</b>	<b>100.0%</b>	<b>119,040</b>	<b>100.0%</b>	<b>1,581</b>	<b>100.0%</b>	<b>119,040</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	25	3.9%	1,221	2.1%	66	10.3%	3,596	6.2%
Moderate	56	8.7%	3,805	6.6%	104	16.2%	6,013	10.4%
<i>Low/Moderate Total</i>	<i>81</i>	<i>12.6%</i>	<i>5,026</i>	<i>8.7%</i>	<i>170</i>	<i>26.5%</i>	<i>9,609</i>	<i>16.5%</i>
Middle	279	43.3%	16,369	28.2%	130	20.2%	8,829	15.2%
Upper	282	43.9%	36,696	63.2%	264	41.1%	31,978	55.0%
Unknown	0	0.0%	0	0.0%	78	12.1%	7,675	13.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>642</b>	<b>100.0%</b>	<b>58,091</b>	<b>100.0%</b>	<b>642</b>	<b>100.0%</b>	<b>58,091</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	56	6.1%	4,254	4.1%	8	0.9%	653	0.6%
Moderate	169	18.6%	16,222	15.8%	13	1.4%	1,187	1.2%
<i>Low/Moderate Total</i>	<i>225</i>	<i>24.7%</i>	<i>20,476</i>	<i>19.9%</i>	<i>21</i>	<i>2.3%</i>	<i>1,840</i>	<i>1.8%</i>
Middle	459	50.4%	48,651	47.3%	9	1.0%	746	0.7%
Upper	227	24.9%	33,797	32.8%	23	2.5%	2,198	2.1%
Unknown	0	0.0%	0	0.0%	858	94.2%	98,140	95.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>102,924</b>	<b>100.0%</b>	<b>911</b>	<b>100.0%</b>	<b>102,924</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	1,318	3.3%	234,455	3.2%	4,115	10.5%	374,989	5.2%
Moderate	4,901	12.5%	650,249	9.0%	8,066	20.5%	967,411	13.4%
<i>Low/Moderate Total</i>	<i>6,219</i>	<i>15.8%</i>	<i>884,704</i>	<i>12.3%</i>	<i>12,181</i>	<i>31.0%</i>	<i>1,342,400</i>	<i>18.6%</i>
Middle	16,797	42.7%	2,573,450	35.7%	7,899	20.1%	1,185,866	16.4%
Upper	16,304	41.4%	3,737,470	51.8%	13,033	33.1%	2,864,430	39.7%
Unknown	37	0.1%	22,134	0.3%	6,244	15.9%	1,825,062	25.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39,357</b>	<b>100.0%</b>	<b>7,217,758</b>	<b>100.0%</b>	<b>39,357</b>	<b>100.0%</b>	<b>7,217,758</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Kankakee MSA #28100

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	61	3.8%	4,457	1.9%	119	7.3%	10,017	4.3%
Moderate	230	14.2%	22,470	9.7%	348	21.5%	36,503	15.7%
<i>Low/Moderate Total</i>	<i>291</i>	<i>18.0%</i>	<i>26,927</i>	<i>11.6%</i>	<i>467</i>	<i>28.8%</i>	<i>46,520</i>	<i>20.0%</i>
Middle	756	46.7%	105,166	45.2%	413	25.5%	60,663	26.1%
Upper	573	35.4%	100,447	43.2%	479	29.6%	87,458	37.6%
Unknown	0	0.0%	0	0.0%	261	16.1%	37,899	16.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,620</b>	<b>100.0%</b>	<b>232,540</b>	<b>100.0%</b>	<b>1,620</b>	<b>100.0%</b>	<b>232,540</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	28	4.6%	1,983	2.8%	63	10.4%	4,531	6.5%
Moderate	64	10.6%	5,509	7.9%	90	14.9%	9,188	13.2%
<i>Low/Moderate Total</i>	<i>92</i>	<i>13.2%</i>	<i>7,492</i>	<i>10.7%</i>	<i>153</i>	<i>25.3%</i>	<i>13,719</i>	<i>19.7%</i>
Middle	288	47.7%	31,652	45.4%	149	24.7%	16,644	23.9%
Upper	224	37.1%	30,587	43.9%	215	35.6%	27,503	39.4%
Unknown	0	0.0%	0	0.0%	87	14.4%	11,865	17.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>604</b>	<b>100.0%</b>	<b>69,731</b>	<b>100.0%</b>	<b>604</b>	<b>100.0%</b>	<b>69,731</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	3	3.1%	108	2.2%	9	9.2%	360	7.3%
Moderate	10	10.2%	366	7.4%	13	13.3%	503	10.1%
<i>Low/Moderate Total</i>	<i>13</i>	<i>13.3%</i>	<i>474</i>	<i>9.6%</i>	<i>22</i>	<i>22.4%</i>	<i>863</i>	<i>17.4%</i>
Middle	53	54.1%	2,374	47.9%	21	21.4%	859	17.3%
Upper	32	32.7%	2,112	42.6%	49	50.0%	2,831	57.1%
Unknown	0	0.0%	0	0.0%	6	6.1%	407	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>4,960</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>4,960</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	5	10.0%	2,791	13.4%	10	20.0%	1,105	5.3%
Moderate	12	24.0%	5,759	27.7%	3	6.0%	622	3.0%
<i>Low/Moderate Total</i>	<i>17</i>	<i>34.0%</i>	<i>8,550</i>	<i>42.2%</i>	<i>13</i>	<i>26.0%</i>	<i>1,727</i>	<i>8.3%</i>
Middle	21	42.0%	5,767	27.8%	2	4.0%	120	0.6%
Upper	12	24.0%	6,451	31.1%	9	18.0%	2,349	11.3%
Unknown	0	0.0%	0	0.0%	26	52.0%	16,572	79.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>20,768</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>20,768</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	2	10.0%	64	5.6%	2	10.0%	54	4.8%
Moderate	2	10.0%	110	9.7%	4	20.0%	179	15.8%
<i>Low/Moderate Total</i>	<i>4</i>	<i>20.0%</i>	<i>174</i>	<i>15.3%</i>	<i>6</i>	<i>30.0%</i>	<i>233</i>	<i>20.7%</i>
Middle	12	60.0%	586	51.7%	4	20.0%	201	17.7%
Upper	4	20.0%	374	33.0%	10	50.0%	700	61.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>1,134</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1,134</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	11	21.6%	424	16.8%	6	11.8%	124	4.9%
Moderate	3	5.9%	203	8.1%	11	21.6%	420	16.7%
<i>Low/Moderate Total</i>	<i>14</i>	<i>27.5%</i>	<i>627</i>	<i>24.9%</i>	<i>17</i>	<i>33.3%</i>	<i>544</i>	<i>21.6%</i>
Middle	31	60.8%	1,720	68.3%	13	25.5%	697	27.7%
Upper	6	11.8%	171	6.8%	18	35.3%	1,154	45.8%
Unknown	0	0.0%	0	0.0%	3	5.9%	123	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>2,518</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>2,518</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	13	17.1%	932	11.3%	1	1.3%	72	0.9%
Moderate	8	10.5%	576	7.0%	1	1.3%	74	0.9%
<i>Low/Moderate Total</i>	<i>21</i>	<i>27.6%</i>	<i>1,508</i>	<i>18.2%</i>	<i>2</i>	<i>2.6%</i>	<i>146</i>	<i>1.8%</i>
Middle	31	40.8%	3,650	44.1%	0	0.0%	0	0.0%
Upper	24	31.6%	3,118	37.7%	2	2.6%	480	5.8%
Unknown	0	0.0%	0	0.0%	72	94.7%	7,650	92.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>8,276</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>8,276</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	123	4.9%	10,759	3.2%	210	8.3%	16,263	4.8%
Moderate	329	13.1%	34,993	10.3%	470	18.7%	47,489	14.0%
<i>Low/Moderate Total</i>	<i>452</i>	<i>17.9%</i>	<i>45,752</i>	<i>13.5%</i>	<i>680</i>	<i>27.0%</i>	<i>63,752</i>	<i>18.8%</i>
Middle	1,192	47.3%	150,915	44.4%	602	23.9%	79,184	23.3%
Upper	875	34.7%	143,260	42.1%	782	31.0%	122,475	36.0%
Unknown	0	0.0%	0	0.0%	455	18.1%	74,516	21.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,519</b>	<b>100.0%</b>	<b>339,927</b>	<b>100.0%</b>	<b>2,519</b>	<b>100.0%</b>	<b>339,927</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Indianapolis-Carmel-Anderson MSA #26900

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	2,034	4.3%	236,346	2.6%	4,859	10.3%	522,038	5.7%
Moderate	6,997	14.9%	890,910	9.7%	10,260	21.9%	1,466,163	15.9%
<i>Low/Moderate Total</i>	<i>9,031</i>	<i>19.2%</i>	<i>1,127,256</i>	<i>12.2%</i>	<i>15,119</i>	<i>32.2%</i>	<i>1,988,201</i>	<i>21.6%</i>
Middle	16,497	35.1%	2,792,226	30.3%	9,552	20.3%	1,758,576	19.1%
Upper	21,417	45.6%	5,304,196	57.5%	14,953	31.8%	4,141,206	44.9%
Unknown	11	0.0%	732	0.0%	7,332	15.6%	1,336,427	14.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>46,936</b>	<b>100.0%</b>	<b>9,224,410</b>	<b>100.0%</b>	<b>46,936</b>	<b>100.0%</b>	<b>9,224,410</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	620	3.3%	55,689	1.9%	2,274	12.0%	196,496	6.8%
Moderate	2,594	13.6%	259,510	8.9%	3,962	20.8%	444,352	15.3%
<i>Low/Moderate Total</i>	<i>3,214</i>	<i>16.9%</i>	<i>315,199</i>	<i>10.9%</i>	<i>6,236</i>	<i>32.8%</i>	<i>640,848</i>	<i>22.1%</i>
Middle	7,337	38.6%	988,549	34.1%	4,238	22.3%	583,469	20.1%
Upper	8,469	44.5%	1,598,938	55.1%	6,555	34.5%	1,338,191	46.1%
Unknown	6	0.0%	368	0.0%	1,997	10.5%	340,546	11.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19,026</b>	<b>100.0%</b>	<b>2,903,034</b>	<b>100.0%</b>	<b>19,026</b>	<b>100.0%</b>	<b>2,903,034</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	218	4.3%	7,644	2.2%	452	8.9%	17,801	5.2%
Moderate	553	10.9%	27,248	8.0%	918	18.1%	47,349	13.8%
<i>Low/Moderate Total</i>	<i>771</i>	<i>15.2%</i>	<i>34,892</i>	<i>10.2%</i>	<i>1,370</i>	<i>27.0%</i>	<i>65,150</i>	<i>19.1%</i>
Middle	1,811	35.8%	113,891	33.3%	1,130	22.3%	65,065	19.0%
Upper	2,479	49.0%	193,178	56.5%	2,421	47.8%	195,037	57.0%
Unknown	1	0.0%	30	0.0%	141	2.8%	16,739	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,062</b>	<b>100.0%</b>	<b>341,991</b>	<b>100.0%</b>	<b>5,062</b>	<b>100.0%</b>	<b>341,991</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	27	13.5%	134,309	10.1%	0	0.0%	0	0.0%
Moderate	73	36.5%	383,388	28.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>100</i>	<i>50.0%</i>	<i>517,697</i>	<i>38.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	54	27.0%	307,570	23.1%	0	0.0%	0	0.0%
Upper	46	23.0%	505,457	38.0%	5	2.5%	1,549	0.1%
Unknown	0	0.0%	0	0.0%	195	97.5%	1,329,175	99.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>200</b>	<b>100.0%</b>	<b>1,330,724</b>	<b>100.0%</b>	<b>200</b>	<b>100.0%</b>	<b>1,330,724</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	80	2.3%	4,026	1.5%	270	7.8%	12,549	4.6%
Moderate	350	10.1%	16,276	6.0%	628	18.1%	34,789	12.8%
<i>Low/Moderate Total</i>	<i>430</i>	<i>12.4%</i>	<i>20,302</i>	<i>7.4%</i>	<i>898</i>	<i>25.8%</i>	<i>47,338</i>	<i>17.4%</i>
Middle	1,251	36.0%	86,591	31.8%	771	22.2%	49,879	18.3%
Upper	1,794	51.6%	165,638	60.8%	1,728	49.7%	169,102	62.0%
Unknown	0	0.0%	0	0.0%	78	2.2%	6,212	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,475</b>	<b>100.0%</b>	<b>272,531</b>	<b>100.0%</b>	<b>3,475</b>	<b>100.0%</b>	<b>272,531</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	49	4.7%	2,920	3.0%	107	10.3%	6,240	6.4%
Moderate	161	15.5%	11,545	11.9%	218	20.9%	13,208	13.6%
<i>Low/Moderate Total</i>	<i>210</i>	<i>20.2%</i>	<i>14,465</i>	<i>14.9%</i>	<i>325</i>	<i>31.2%</i>	<i>19,448</i>	<i>20.0%</i>
Middle	391	37.5%	27,204	28.0%	239	22.9%	17,098	17.6%
Upper	441	42.3%	55,595	57.2%	404	38.8%	51,717	53.2%
Unknown	0	0.0%	0	0.0%	74	7.1%	9,001	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,042</b>	<b>100.0%</b>	<b>97,264</b>	<b>100.0%</b>	<b>1,042</b>	<b>100.0%</b>	<b>97,264</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	180	7.3%	10,008	3.7%	33	1.3%	2,325	0.9%
Moderate	607	24.7%	52,085	19.1%	29	1.2%	2,588	0.9%
<i>Low/Moderate Total</i>	<i>787</i>	<i>32.0%</i>	<i>62,093</i>	<i>22.8%</i>	<i>62</i>	<i>2.5%</i>	<i>4,913</i>	<i>1.8%</i>
Middle	1,006	41.0%	105,844	38.8%	23	0.9%	2,564	0.9%
Upper	662	27.0%	104,875	38.4%	32	1.3%	4,256	1.6%
Unknown	1	0.0%	54	0.0%	2,339	95.2%	261,133	95.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,456</b>	<b>100.0%</b>	<b>272,866</b>	<b>100.0%</b>	<b>2,456</b>	<b>100.0%</b>	<b>272,866</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	3,208	4.1%	450,942	3.1%	7,995	10.2%	757,449	5.2%
Moderate	11,335	14.5%	1,640,962	11.4%	16,015	20.5%	2,008,449	13.9%
<i>Low/Moderate Total</i>	<i>14,543</i>	<i>18.6%</i>	<i>2,091,904</i>	<i>14.5%</i>	<i>24,010</i>	<i>30.7%</i>	<i>2,765,898</i>	<i>19.2%</i>
Middle	28,347	36.2%	4,421,875	30.6%	15,953	20.4%	2,476,651	17.1%
Upper	35,308	45.1%	7,927,877	54.9%	26,098	33.4%	5,901,058	40.9%
Unknown	19	0.0%	1,184	0.0%	12,156	15.5%	3,299,233	22.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>78,217</b>	<b>100.0%</b>	<b>14,442,840</b>	<b>100.0%</b>	<b>78,217</b>	<b>100.0%</b>	<b>14,442,840</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Nonmetropolitan

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	9	0.1%	427	0.0%	853	10.1%	61,419	5.9%
Moderate	1,461	17.3%	137,658	13.3%	2,228	26.4%	212,504	20.5%
<i>Low/Moderate Total</i>	<i>1,470</i>	<i>17.4%</i>	<i>138,085</i>	<i>13.3%</i>	<i>3,081</i>	<i>36.6%</i>	<i>273,923</i>	<i>26.3%</i>
Middle	5,782	68.6%	716,261	69.2%	1,932	22.9%	240,112	23.2%
Upper	1,172	13.9%	179,536	17.4%	2,012	23.9%	355,557	34.4%
Unknown	3	0.0%	557	0.1%	1,402	16.6%	164,847	15.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,427</b>	<b>100.0%</b>	<b>1,034,439</b>	<b>100.0%</b>	<b>8,427</b>	<b>100.0%</b>	<b>1,034,439</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	4	0.1%	160	0.0%	438	10.9%	27,451	6.6%
Moderate	551	13.7%	43,347	10.4%	850	21.2%	67,158	16.2%
<i>Low/Moderate Total</i>	<i>555</i>	<i>13.8%</i>	<i>43,507</i>	<i>10.5%</i>	<i>1,288</i>	<i>32.1%</i>	<i>94,609</i>	<i>22.8%</i>
Middle	2,908	72.5%	304,230	73.2%	957	23.8%	89,909	21.6%
Upper	549	13.7%	67,444	16.2%	1,393	34.7%	186,469	44.9%
Unknown	1	0.0%	220	0.1%	375	9.3%	44,414	10.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,013</b>	<b>100.0%</b>	<b>411,401</b>	<b>100.0%</b>	<b>4,013</b>	<b>100.0%</b>	<b>411,401</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	80	8.2%	2,565	5.0%
Moderate	113	11.5%	5,753	11.1%	195	19.9%	7,470	14.4%
<i>Low/Moderate Total</i>	<i>113</i>	<i>11.5%</i>	<i>5,753</i>	<i>11.1%</i>	<i>275</i>	<i>28.1%</i>	<i>10,035</i>	<i>19.4%</i>
Middle	686	70.0%	34,380	66.4%	248	25.3%	10,799	20.9%
Upper	181	18.5%	11,627	22.5%	420	42.9%	28,740	55.5%
Unknown	0	0.0%	0	0.0%	37	3.8%	2,186	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>980</b>	<b>100.0%</b>	<b>51,760</b>	<b>100.0%</b>	<b>980</b>	<b>100.0%</b>	<b>51,760</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	1	1.6%	50	0.1%	0	0.0%	0	0.0%
Moderate	20	31.3%	13,815	26.1%	2	3.1%	122	0.2%
<i>Low/Moderate Total</i>	<i>21</i>	<i>32.9%</i>	<i>13,865</i>	<i>26.2%</i>	<i>2</i>	<i>3.1%</i>	<i>122</i>	<i>0.2%</i>
Middle	39	60.9%	36,272	68.6%	0	0.0%	0	0.0%
Upper	4	6.3%	2,700	5.1%	6	9.4%	759	1.4%
Unknown	0	0.0%	0	0.0%	56	87.5%	51,956	98.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>64</b>	<b>100.0%</b>	<b>52,837</b>	<b>100.0%</b>	<b>64</b>	<b>100.0%</b>	<b>52,837</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	1	0.2%	36	0.1%	61	9.3%	2,094	6.0%
Moderate	68	10.4%	2,756	7.9%	145	22.2%	5,675	16.2%
<i>Low/Moderate Total</i>	<i>69</i>	<i>10.6%</i>	<i>2,792</i>	<i>8.0%</i>	<i>206</i>	<i>31.5%</i>	<i>7,769</i>	<i>22.2%</i>
Middle	499	76.4%	26,577	76.1%	178	27.3%	8,442	24.2%
Upper	85	13.0%	5,570	15.9%	260	39.8%	18,367	52.6%
Unknown	0	0.0%	0	0.0%	9	1.4%	361	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>653</b>	<b>100.0%</b>	<b>34,939</b>	<b>100.0%</b>	<b>653</b>	<b>100.0%</b>	<b>34,939</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	49	12.9%	1,590	9.0%
Moderate	64	16.8%	2,222	12.5%	71	18.7%	3,166	17.8%
<i>Low/Moderate Total</i>	<i>64</i>	<i>16.8%</i>	<i>2,222</i>	<i>12.5%</i>	<i>120</i>	<i>31.6%</i>	<i>4,756</i>	<i>26.8%</i>
Middle	263	69.2%	12,910	72.7%	78	20.5%	3,727	21.0%
Upper	53	13.9%	2,633	14.8%	166	43.7%	8,409	47.3%
Unknown	0	0.0%	0	0.0%	16	4.2%	873	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>380</b>	<b>100.0%</b>	<b>17,765</b>	<b>100.0%</b>	<b>380</b>	<b>100.0%</b>	<b>17,765</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	2	0.5%	100	0.3%	0	0.0%	0	0.0%
Moderate	75	20.3%	5,440	18.8%	2	0.5%	101	0.3%
<i>Low/Moderate Total</i>	<i>77</i>	<i>20.8%</i>	<i>5,540</i>	<i>19.2%</i>	<i>2</i>	<i>0.5%</i>	<i>101</i>	<i>0.3%</i>
Middle	251	67.8%	19,540	67.6%	4	1.1%	353	1.2%
Upper	42	11.4%	3,811	13.2%	4	1.1%	446	1.5%
Unknown	0	0.0%	0	0.0%	360	97.3%	27,991	96.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>370</b>	<b>100.0%</b>	<b>28,891</b>	<b>100.0%</b>	<b>370</b>	<b>100.0%</b>	<b>28,891</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	17	0.1%	773	0.0%	1,481	9.9%	95,119	5.8%
Moderate	2,352	15.8%	210,991	12.9%	3,493	23.5%	296,196	18.1%
<i>Low/Moderate Total</i>	<i>2,369</i>	<i>15.9%</i>	<i>211,764</i>	<i>12.9%</i>	<i>4,974</i>	<i>33.4%</i>	<i>391,315</i>	<i>23.9%</i>
Middle	10,428	70.0%	1,150,170	70.3%	3,397	22.8%	353,342	21.6%
Upper	2,086	14.0%	273,321	16.7%	4,261	28.6%	598,747	36.6%
Unknown	4	0.0%	777	0.0%	2,255	15.1%	292,628	17.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,887</b>	<b>100.0%</b>	<b>1,636,032</b>	<b>100.0%</b>	<b>14,887</b>	<b>100.0%</b>	<b>1,636,032</b>	<b>100.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 KY Nonmetropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	47	2.8%	3,766	1.6%
Moderate	33	1.9%	3,455	1.4%	263	15.5%	24,804	10.3%
<i>Low/Moderate Total</i>	<i>33</i>	<i>1.9%</i>	<i>3,455</i>	<i>1.4%</i>	<i>310</i>	<i>18.3%</i>	<i>28,570</i>	<i>11.9%</i>
Middle	320	18.8%	36,136	15.0%	424	25.0%	52,529	21.9%
Upper	1,343	79.1%	200,272	83.3%	646	38.0%	113,262	47.1%
Unknown	2	0.1%	417	0.2%	318	18.7%	45,919	19.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,698</b>	<b>100.0%</b>	<b>240,230</b>	<b>100.0%</b>	<b>1,698</b>	<b>100.0%</b>	<b>240,230</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	32	4.1%	2,583	2.6%
Moderate	17	2.2%	1,584	1.6%	71	9.1%	6,253	6.4%
<i>Low/Moderate Total</i>	<i>17</i>	<i>2.2%</i>	<i>1,584</i>	<i>1.6%</i>	<i>103</i>	<i>13.3%</i>	<i>8,836</i>	<i>9.1%</i>
Middle	143	18.4%	16,717	17.1%	142	18.3%	14,646	15.0%
Upper	617	79.4%	79,234	81.2%	434	55.9%	60,809	62.3%
Unknown	0	0.0%	0	0.0%	98	12.6%	13,244	13.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>777</b>	<b>100.0%</b>	<b>97,535</b>	<b>100.0%</b>	<b>777</b>	<b>100.0%</b>	<b>97,535</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	5	2.1%	228	2.0%
Moderate	3	1.3%	73	0.6%	20	8.6%	461	4.1%
<i>Low/Moderate Total</i>	<i>3</i>	<i>1.3%</i>	<i>73</i>	<i>0.6%</i>	<i>25</i>	<i>10.7%</i>	<i>689</i>	<i>6.1%</i>
Middle	29	12.4%	1,186	10.6%	45	19.3%	1,614	14.4%
Upper	201	86.3%	9,978	88.8%	151	64.8%	8,016	71.3%
Unknown	0	0.0%	0	0.0%	12	5.2%	918	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>233</b>	<b>100.0%</b>	<b>11,237</b>	<b>100.0%</b>	<b>233</b>	<b>100.0%</b>	<b>11,237</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	15.4%	2,077	13.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>15.4%</i>	<i>2,077</i>	<i>13.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	15.4%	1,750	11.0%	0	0.0%	0	0.0%
Upper	18	69.2%	12,103	76.0%	3	11.5%	1,160	7.3%
Unknown	0	0.0%	0	0.0%	23	88.5%	14,770	92.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>15,930</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>15,930</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	4	4.9%	153	3.5%
Moderate	0	0.0%	0	0.0%	14	17.3%	427	9.7%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>18</i>	<i>22.2%</i>	<i>580</i>	<i>13.2%</i>
Middle	26	32.1%	1,883	42.8%	16	19.8%	610	13.9%
Upper	55	67.9%	2,516	57.2%	44	54.3%	2,961	67.3%
Unknown	0	0.0%	0	0.0%	3	3.7%	248	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>4,399</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>4,399</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	7	8.0%	295	6.7%
Moderate	5	5.7%	170	3.9%	5	5.7%	232	5.3%
<i>Low/Moderate Total</i>	<i>5</i>	<i>5.7%</i>	<i>170</i>	<i>3.9%</i>	<i>12</i>	<i>13.8%</i>	<i>527</i>	<i>12.0%</i>
Middle	12	13.8%	542	12.4%	21	24.1%	805	18.4%
Upper	70	80.5%	3,673	83.8%	51	58.6%	2,969	67.7%
Unknown	0	0.0%	0	0.0%	3	3.4%	84	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>4,335</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>4,335</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	1	1.7%	40	0.6%
Moderate	1	1.7%	116	1.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>1.7%</i>	<i>116</i>	<i>1.7%</i>	<i>1</i>	<i>1.7%</i>	<i>40</i>	<i>0.6%</i>
Middle	12	20.0%	1,086	16.2%	2	3.3%	257	3.8%
Upper	47	78.3%	5,491	82.0%	3	5.0%	363	5.4%
Unknown	0	0.0%	0	0.0%	54	90.0%	6,033	90.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>6,693</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>6,693</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	96	3.2%	7,065	1.9%
Moderate	63	2.1%	7,475	2.0%	373	12.6%	32,177	8.5%
<i>Low/Moderate Total</i>	<i>63</i>	<i>2.1%</i>	<i>7,475</i>	<i>2.0%</i>	<i>469</i>	<i>15.8%</i>	<i>39,242</i>	<i>10.3%</i>
Middle	546	18.4%	59,300	15.6%	650	21.9%	70,461	18.5%
Upper	2,351	79.4%	313,267	82.3%	1,332	45.0%	189,540	49.8%
Unknown	2	0.1%	417	0.1%	511	17.3%	81,216	21.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,962</b>	<b>100.0%</b>	<b>380,439</b>	<b>100.0%</b>	<b>2,962</b>	<b>100.0%</b>	<b>380,439</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Dayton MISA #19380

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	394	2.8%	25,076	1.1%	1,109	7.7%	86,174	3.8%
Moderate	2,008	14.0%	191,125	8.5%	3,004	21.0%	319,658	14.2%
<i>Low/Moderate Total</i>	<i>2,402</i>	<i>16.8%</i>	<i>216,201</i>	<i>9.6%</i>	<i>4,113</i>	<i>28.7%</i>	<i>405,832</i>	<i>18.0%</i>
Middle	6,796	47.4%	935,252	41.4%	3,193	22.3%	453,719	20.1%
Upper	5,125	35.8%	1,105,692	49.0%	5,451	38.1%	1,169,918	51.8%
Unknown	0	0.0%	0	0.0%	1,566	10.9%	227,676	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,323</b>	<b>100.0%</b>	<b>2,237,143</b>	<b>100.0%</b>	<b>14,323</b>	<b>100.0%</b>	<b>2,237,143</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	108	2.1%	7,077	1.2%	457	9.0%	30,823	5.0%
Moderate	586	11.5%	43,523	7.1%	985	19.4%	82,745	13.5%
<i>Low/Moderate Total</i>	<i>694</i>	<i>13.7%</i>	<i>50,600</i>	<i>8.3%</i>	<i>1,442</i>	<i>28.4%</i>	<i>113,568</i>	<i>18.5%</i>
Middle	2,364	46.5%	248,545	40.6%	1,186	23.3%	127,610	20.8%
Upper	2,023	39.8%	313,292	51.2%	2,039	40.1%	312,524	51.0%
Unknown	0	0.0%	0	0.0%	414	8.1%	58,735	9.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,081</b>	<b>100.0%</b>	<b>612,437</b>	<b>100.0%</b>	<b>5,081</b>	<b>100.0%</b>	<b>612,437</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	92	5.3%	1,606	2.1%	163	9.5%	4,198	5.4%
Moderate	236	13.7%	6,280	8.1%	291	16.9%	9,297	12.0%
<i>Low/Moderate Total</i>	<i>328</i>	<i>19.1%</i>	<i>7,886</i>	<i>10.2%</i>	<i>454</i>	<i>26.4%</i>	<i>13,495</i>	<i>17.4%</i>
Middle	722	42.0%	30,656	39.5%	376	21.9%	15,860	20.5%
Upper	670	39.0%	38,974	50.3%	864	50.2%	46,253	59.7%
Unknown	0	0.0%	0	0.0%	26	1.5%	1,908	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,720</b>	<b>100.0%</b>	<b>77,516</b>	<b>100.0%</b>	<b>1,720</b>	<b>100.0%</b>	<b>77,516</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	16	16.3%	15,966	5.4%	0	0.0%	0	0.0%
Moderate	29	29.6%	72,647	24.6%	1	1.0%	216	0.1%
<i>Low/Moderate Total</i>	<i>45</i>	<i>45.9%</i>	<i>88,613</i>	<i>30.0%</i>	<i>1</i>	<i>1.0%</i>	<i>216</i>	<i>0.1%</i>
Middle	38	38.8%	147,928	50.1%	1	1.0%	176	0.1%
Upper	15	15.3%	58,839	19.9%	3	3.1%	1,014	0.3%
Unknown	0	0.0%	0	0.0%	93	94.9%	293,974	99.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>98</b>	<b>100.0%</b>	<b>295,380</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>	<b>295,380</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	24	2.1%	1,088	1.5%	95	8.5%	3,870	5.4%
Moderate	101	9.0%	3,747	5.2%	199	17.8%	9,677	13.4%
<i>Low/Moderate Total</i>	<i>125</i>	<i>11.2%</i>	<i>4,835</i>	<i>6.7%</i>	<i>294</i>	<i>26.3%</i>	<i>13,547</i>	<i>18.8%</i>
Middle	472	42.2%	26,115	36.2%	274	24.5%	13,997	19.4%
Upper	522	46.6%	41,114	57.1%	542	48.4%	44,026	61.1%
Unknown	0	0.0%	0	0.0%	9	0.8%	494	0.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,119</b>	<b>100.0%</b>	<b>72,064</b>	<b>100.0%</b>	<b>1,119</b>	<b>100.0%</b>	<b>72,064</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	25	4.7%	831	2.6%	46	8.6%	1,711	5.4%
Moderate	81	15.2%	3,957	12.6%	91	17.0%	4,400	14.0%
<i>Low/Moderate Total</i>	<i>106</i>	<i>19.9%</i>	<i>4,788</i>	<i>15.2%</i>	<i>137</i>	<i>25.7%</i>	<i>6,111</i>	<i>19.4%</i>
Middle	263	49.3%	13,431	42.7%	116	21.7%	5,789	18.4%
Upper	165	30.9%	13,221	42.1%	268	50.2%	18,589	59.1%
Unknown	0	0.0%	0	0.0%	13	2.4%	951	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>534</b>	<b>100.0%</b>	<b>31,440</b>	<b>100.0%</b>	<b>534</b>	<b>100.0%</b>	<b>31,440</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	44	6.8%	3,219	4.9%	15	2.3%	836	1.3%
Moderate	164	25.3%	11,578	17.7%	6	0.9%	465	0.7%
<i>Low/Moderate Total</i>	<i>208</i>	<i>32.1%</i>	<i>14,797</i>	<i>22.6%</i>	<i>21</i>	<i>3.2%</i>	<i>1,301</i>	<i>2.0%</i>
Middle	280	43.2%	24,771	37.8%	5	0.8%	511	0.8%
Upper	160	24.7%	26,019	39.7%	10	1.5%	846	1.3%
Unknown	0	0.0%	0	0.0%	612	94.4%	62,929	95.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>643</b>	<b>100.0%</b>	<b>65,587</b>	<b>100.0%</b>	<b>643</b>	<b>100.0%</b>	<b>65,587</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	703	3.0%	54,863	1.6%	1,885	8.0%	127,612	3.7%
Moderate	3,205	13.6%	332,857	9.8%	4,577	19.5%	426,458	12.5%
<i>Low/Moderate Total</i>	<i>3,908</i>	<i>16.6%</i>	<i>387,720</i>	<i>11.4%</i>	<i>6,462</i>	<i>27.5%</i>	<i>554,070</i>	<i>16.2%</i>
Middle	10,935	46.5%	1,426,698	41.8%	5,151	21.9%	617,662	18.1%
Upper	8,680	36.9%	1,597,151	46.8%	9,177	39.0%	1,593,170	46.7%
Unknown	0	0.0%	0	0.0%	2,733	11.6%	646,667	19.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,523</b>	<b>100.0%</b>	<b>3,411,569</b>	<b>100.0%</b>	<b>23,523</b>	<b>100.0%</b>	<b>3,411,569</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Nonmetropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	449	8.6%	34,499	5.3%
Moderate	774	14.7%	77,640	11.9%	1,455	27.7%	140,038	21.5%
<i>Low/Moderate Total</i>	<i>774</i>	<i>14.7%</i>	<i>77,640</i>	<i>11.9%</i>	<i>1,904</i>	<i>36.3%</i>	<i>174,537</i>	<i>26.8%</i>
Middle	3,613	68.8%	441,950	67.8%	1,290	24.6%	161,300	24.7%
Upper	861	16.4%	132,383	20.3%	1,386	26.4%	241,685	37.1%
Unknown	0	0.0%	0	0.0%	668	12.7%	74,451	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,248</b>	<b>100.0%</b>	<b>631,973</b>	<b>100.0%</b>	<b>5,248</b>	<b>100.0%</b>	<b>631,973</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	239	9.8%	15,713	6.2%
Moderate	290	11.9%	25,422	10.0%	522	21.5%	41,774	16.4%
<i>Low/Moderate Total</i>	<i>290</i>	<i>11.9%</i>	<i>25,422</i>	<i>10.0%</i>	<i>761</i>	<i>31.4%</i>	<i>57,487</i>	<i>22.6%</i>
Middle	1,686	69.5%	172,728	67.7%	619	25.5%	60,077	23.5%
Upper	451	18.6%	57,055	22.4%	861	35.5%	115,387	45.2%
Unknown	0	0.0%	0	0.0%	186	7.7%	22,254	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,427</b>	<b>100.0%</b>	<b>233,203</b>	<b>100.0%</b>	<b>2,427</b>	<b>100.0%</b>	<b>233,203</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	34	5.2%	1,154	3.6%
Moderate	47	7.3%	2,276	7.1%	139	21.5%	5,983	18.6%
<i>Low/Moderate Total</i>	<i>47</i>	<i>7.3%</i>	<i>2,276</i>	<i>7.1%</i>	<i>173</i>	<i>26.7%</i>	<i>7,137</i>	<i>22.1%</i>
Middle	431	66.5%	21,075	65.4%	161	24.8%	7,011	21.8%
Upper	170	26.2%	8,879	27.5%	301	46.5%	17,403	54.0%
Unknown	0	0.0%	0	0.0%	13	2.0%	679	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>648</b>	<b>100.0%</b>	<b>32,230</b>	<b>100.0%</b>	<b>648</b>	<b>100.0%</b>	<b>32,230</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	11	47.8%	4,829	30.6%	1	4.3%	106	0.7%
<i>Low/Moderate Total</i>	<i>11</i>	<i>47.8%</i>	<i>4,829</i>	<i>30.6%</i>	<i>1</i>	<i>4.3%</i>	<i>106</i>	<i>0.7%</i>
Middle	12	52.2%	10,955	69.4%	1	4.3%	106	0.7%
Upper	0	0.0%	0	0.0%	5	21.7%	1,348	8.5%
Unknown	0	0.0%	0	0.0%	16	69.6%	14,224	90.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23</b>	<b>100.0%</b>	<b>13,784</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>13,784</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	30	7.6%	974	4.8%
Moderate	42	10.6%	1,818	9.0%	90	22.7%	3,890	19.2%
<i>Low/Moderate Total</i>	<i>42</i>	<i>10.6%</i>	<i>1,818</i>	<i>9.0%</i>	<i>120</i>	<i>30.2%</i>	<i>4,864</i>	<i>24.0%</i>
Middle	276	69.5%	13,423	66.3%	108	27.3%	5,398	26.7%
Upper	79	19.9%	4,995	24.7%	161	40.6%	9,633	47.6%
Unknown	0	0.0%	0	0.0%	8	2.0%	341	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>397</b>	<b>100.0%</b>	<b>20,236</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>	<b>20,236</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	14	10.1%	494	6.4%
Moderate	15	10.8%	635	8.2%	33	23.7%	1,688	21.7%
<i>Low/Moderate Total</i>	<i>15</i>	<i>10.8%</i>	<i>635</i>	<i>8.2%</i>	<i>47</i>	<i>33.8%</i>	<i>2,182</i>	<i>28.0%</i>
Middle	107	77.0%	5,785	74.4%	34	24.5%	1,505	19.3%
Upper	17	12.2%	1,359	17.5%	51	36.7%	3,469	44.6%
Unknown	0	0.0%	0	0.0%	7	5.0%	623	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>139</b>	<b>100.0%</b>	<b>7,779</b>	<b>100.0%</b>	<b>139</b>	<b>100.0%</b>	<b>7,779</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	1	0.5%	37	0.2%
Moderate	27	14.2%	2,080	13.5%	3	1.6%	216	1.4%
<i>Low/Moderate Total</i>	<i>27</i>	<i>14.2%</i>	<i>2,080</i>	<i>13.5%</i>	<i>4</i>	<i>2.1%</i>	<i>253</i>	<i>1.6%</i>
Middle	138	72.6%	11,331	73.3%	1	0.5%	155	1.0%
Upper	25	13.2%	2,046	13.2%	4	2.1%	118	0.8%
Unknown	0	0.0%	0	0.0%	181	95.3%	14,931	96.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>190</b>	<b>100.0%</b>	<b>13,437</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>	<b>13,437</b>	<b>100.0%</b>
	<b>HMDA Total</b>							
Low	0	0.0%	0	0.0%	767	8.5%	52,871	5.3%
Moderate	1,206	13.3%	114,700	11.5%	2,243	24.7%	193,695	19.4%
<i>Low/Moderate Total</i>	<i>1,206</i>	<i>13.3%</i>	<i>114,700</i>	<i>11.5%</i>	<i>3,010</i>	<i>33.2%</i>	<i>246,566</i>	<i>24.7%</i>
Middle	6,263	69.0%	677,247	67.8%	2,214	24.4%	235,552	23.6%
Upper	1,603	17.7%	206,717	20.7%	2,769	30.5%	389,043	39.0%
Unknown	0	0.0%	0	0.0%	1,079	11.9%	127,503	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,072</b>	<b>100.0%</b>	<b>993,664</b>	<b>100.0%</b>	<b>9,072</b>	<b>100.0%</b>	<b>993,664</b>	<b>100.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 Multistate Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,605	7.0%	151,505	8.7%	1	0.4%	5	0.0%	0	0.0%	0	0.0%
Moderate	7,259	19.4%	356,391	20.4%	24	8.6%	482	4.3%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	9,864	26.4%	507,896	29.0%	25	8.9%	487	4.3%	0	0.0%	0	0.0%
Middle	12,917	34.5%	558,735	31.9%	183	65.4%	9,056	80.0%	0	0.0%	0	0.0%
Upper	14,143	37.8%	661,924	37.8%	72	25.7%	1,782	15.7%	0	0.0%	0	0.0%
Unknown	288	0.8%	18,740	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	209	0.6%	3,391	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37,421</b>	<b>100%</b>	<b>1,750,686</b>	<b>100%</b>	<b>280</b>	<b>100%</b>	<b>11,325</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	17,970	48.0%	479,198	27.4%	160	57.1%	6,189	54.6%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	34,117	91.2%	514,324	29.4%	253	90.4%	4,228	37.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,541	4.1%	271,605	15.5%	16	5.7%	2,900	25.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,763	4.7%	964,757	55.1%	11	3.9%	4,197	37.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>37,421</b>	<b>100%</b>	<b>1,750,686</b>	<b>100%</b>	<b>280</b>	<b>100%</b>	<b>11,325</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 Multistate Louisville/Jefferson MSA #31140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	1,498	7.1%	99,305	9.3%	1	0.5%	2	0.0%	0	0.0%	0	0.0%
Moderate	3,224	15.3%	183,482	17.1%	5	2.5%	52	0.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	4,722	22.4%	282,787	26.4%	6	3.0%	54	0.7%	0	0.0%	0	0.0%
Middle	6,598	31.4%	350,113	32.7%	99	49.3%	6,027	81.0%	0	0.0%	0	0.0%
Upper	8,866	42.1%	376,737	35.1%	88	43.8%	1,308	17.6%	0	0.0%	0	0.0%
Unknown	643	3.1%	59,498	5.6%	1	0.5%	2	0.0%	0	0.0%	0	0.0%
Tract Unknown	206	1.0%	2,729	0.3%	7	3.5%	53	0.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>21,055</b>	<b>100%</b>	<b>1,071,864</b>	<b>100%</b>	<b>201</b>	<b>100%</b>	<b>7,444</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	9,719	46.2%	334,193	31.2%	63	31.3%	3,539	47.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	18,928	90.0%	288,643	26.9%	181	90.0%	1,960	26.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,002	4.8%	174,472	16.3%	13	6.5%	2,679	36.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,105	5.3%	608,749	56.8%	7	3.5%	2,805	37.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21,055</b>	<b>100%</b>	<b>1,071,864</b>	<b>100%</b>	<b>201</b>	<b>100%</b>	<b>7,444</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Kankakee MSA #28100

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	154	13.1%	5,013	14.8%	3	3.9%	41	1.0%	0	0.0%	0	0.0%
Moderate	163	13.9%	3,443	10.2%	5	6.6%	47	1.1%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	317	27.0%	8,456	25.0%	8	10.5%	88	2.1%	0	0.0%	0	0.0%
Middle	511	43.5%	18,711	55.3%	46	60.5%	3,189	77.2%	0	0.0%	0	0.0%
Upper	321	27.3%	6,413	18.9%	22	28.9%	852	20.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	27	2.3%	265	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,176</b>	<b>100%</b>	<b>33,843</b>	<b>100%</b>	<b>76</b>	<b>100%</b>	<b>4,129</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	505	42.9%	13,051	38.6%	29	38.2%	2,421	58.6%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	1,124	95.6%	14,007	41.4%	61	80.3%	878	21.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	21	1.8%	3,535	10.4%	12	15.8%	2,212	53.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	31	2.6%	16,303	48.2%	3	3.9%	1,039	25.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,176</b>	<b>100%</b>	<b>33,843</b>	<b>100%</b>	<b>76</b>	<b>100%</b>	<b>4,129</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Indianapolis-Carmel-Anderson MSA #26900

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,672	7.8%	182,134	10.7%	4	0.7%	260	0.5%	0	0.0%	0	0.0%
Moderate	5,694	16.6%	303,927	17.9%	19	3.1%	1,813	3.3%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	8,366	24.4%	486,061	28.6%	23	3.8%	2,073	3.8%	0	0.0%	0	0.0%
Middle	10,906	31.9%	526,846	31.0%	430	70.3%	42,133	76.4%	0	0.0%	0	0.0%
Upper	14,579	42.6%	675,834	39.8%	156	25.5%	10,919	19.8%	0	0.0%	0	0.0%
Unknown	59	0.2%	5,449	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	319	0.9%	4,169	0.2%	3	0.5%	14	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34,229</b>	<b>100%</b>	<b>1,698,359</b>	<b>100%</b>	<b>612</b>	<b>100%</b>	<b>53,143</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	14,340	41.9%	528,748	31.1%	319	52.1%	36,019	65.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	30,908	90.3%	488,694	28.8%	453	74.0%	10,554	19.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,600	4.7%	277,494	16.3%	83	13.6%	15,186	27.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,721	5.0%	932,171	54.9%	76	12.4%	29,403	53.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34,229</b>	<b>100%</b>	<b>1,698,359</b>	<b>100%</b>	<b>612</b>	<b>100%</b>	<b>53,143</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	78	1.3%	4,723	1.6%	1	0.1%	5	0.0%	0	0.0%	0	0.0%
Moderate	999	16.1%	54,646	18.7%	35	2.3%	1,578	1.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,077	17.4%	59,369	20.3%	36	2.4%	1,583	1.2%	0	0.0%	0	0.0%
Middle	4,128	66.7%	189,090	64.7%	1,233	82.1%	110,670	84.2%	0	0.0%	0	0.0%
Upper	860	13.9%	42,679	14.6%	220	14.7%	19,119	14.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	123	2.0%	1,148	0.4%	12	0.8%	137	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>292,286</b>	<b>100%</b>	<b>1,501</b>	<b>100%</b>	<b>131,509</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	2,952	47.7%	99,633	34.1%	918	61.2%	95,841	72.9%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	5,559	89.8%	91,107	31.2%	1,093	72.8%	28,740	21.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	362	5.9%	62,622	21.4%	244	16.3%	42,596	32.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	267	4.3%	138,557	47.4%	164	10.9%	60,173	45.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,188</b>	<b>100%</b>	<b>292,286</b>	<b>100%</b>	<b>1,501</b>	<b>100%</b>	<b>131,509</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 KY Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	81	7.6%	2,382	5.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	81	7.6%	2,382	5.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	222	21.0%	12,354	30.7%	37	28.5%	1,983	40.1%	0	0.0%	0	0.0%
Upper	745	70.3%	25,316	63.0%	90	69.2%	2,940	59.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	11	1.0%	136	0.3%	3	2.3%	24	0.5%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,039</b>	<b>100%</b>	<b>40,188</b>	<b>100%</b>	<b>130</b>	<b>100%</b>	<b>4,947</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	502	47.4%	17,472	43.5%	70	53.8%	3,684	74.5%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	974	92.0%	14,068	35.0%	122	93.8%	2,965	59.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	47	4.4%	8,430	21.0%	5	3.8%	777	15.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	38	3.6%	17,690	44.0%	3	2.3%	1,205	24.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,039</b>	<b>100%</b>	<b>40,188</b>	<b>100%</b>	<b>130</b>	<b>100%</b>	<b>4,947</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	807	7.0%	41,292	7.6%	1	0.5%	18	0.1%	0	0.0%	0	0.0%
Moderate	1,963	17.0%	112,894	20.7%	14	6.7%	1,048	7.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,770	24.0%	154,186	28.2%	15	7.1%	1,066	7.8%	0	0.0%	0	0.0%
Middle	4,874	42.2%	235,048	43.0%	112	53.3%	6,749	49.4%	0	0.0%	0	0.0%
Upper	3,799	32.9%	155,567	28.5%	80	38.1%	5,817	42.6%	0	0.0%	0	0.0%
Unknown	1	0.0%	500	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	104	0.9%	1,193	0.2%	3	1.4%	21	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,348</b>	<b>100%</b>	<b>546,494</b>	<b>100%</b>	<b>210</b>	<b>100%</b>	<b>13,653</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	5,286	45.8%	151,343	27.7%	121	57.6%	9,667	70.8%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	10,452	90.5%	156,618	28.7%	167	79.5%	3,602	26.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	549	4.8%	95,906	17.5%	25	11.9%	4,236	31.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	547	4.7%	293,970	53.8%	18	8.6%	5,815	42.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11,348</b>	<b>100%</b>	<b>546,494</b>	<b>100%</b>	<b>210</b>	<b>100%</b>	<b>13,653</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	718	15.5%	35,643	17.9%	11	1.3%	1,254	1.9%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	718	15.5%	35,643	17.9%	11	1.3%	1,254	1.9%	0	0.0%	0	0.0%
Middle	2,779	59.9%	118,211	59.4%	629	71.9%	51,557	76.3%	0	0.0%	0	0.0%
Upper	1,063	22.9%	44,053	22.1%	230	26.3%	14,743	21.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	82	1.8%	980	0.5%	5	0.6%	53	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,642</b>	<b>100%</b>	<b>198,837</b>	<b>100%</b>	<b>675</b>	<b>100%</b>	<b>67,607</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	2,125	45.8%	58,396	29.4%	534	61.0%	48,232	71.3%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	4,260	91.8%	65,139	32.8%	662	75.7%	18,519	27.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	211	4.5%	36,400	18.3%	144	16.5%	24,338	36.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	171	3.7%	97,348	48.9%	69	7.9%	24,750	36.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,642</b>	<b>100%</b>	<b>198,837</b>	<b>100%</b>	<b>675</b>	<b>100%</b>	<b>67,607</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 Multistate Cincinnati MSA #17140

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,410	3.2%	168,247	2.1%	3,873	8.9%	358,420	4.5%
Moderate	6,583	15.1%	783,942	9.8%	9,119	20.9%	1,169,527	14.6%
<i>Low/Moderate Total</i>	<i>7,993</i>	<i>18.3%</i>	<i>952,189</i>	<i>11.9%</i>	<i>12,992</i>	<i>29.8%</i>	<i>1,527,947</i>	<i>19.1%</i>
Middle	19,848	45.5%	3,229,724	40.3%	8,886	20.3%	1,508,642	18.8%
Upper	15,765	36.1%	3,814,622	47.6%	14,192	32.5%	3,748,670	46.8%
Unknown	63	0.1%	11,006	0.1%	7,599	17.4%	1,222,282	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>43,669</b>	<b>100.0%</b>	<b>8,007,541</b>	<b>100.0%</b>	<b>43,669</b>	<b>100.0%</b>	<b>8,007,541</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	521	2.8%	55,151	1.8%	1,587	8.6%	133,257	4.4%
Moderate	2,328	12.6%	251,718	8.3%	3,125	16.9%	341,235	11.2%
<i>Low/Moderate Total</i>	<i>2,849</i>	<i>15.4%</i>	<i>306,869</i>	<i>10.1%</i>	<i>4,712</i>	<i>25.5%</i>	<i>474,492</i>	<i>15.6%</i>
Middle	8,402	45.4%	1,198,682	39.3%	3,921	21.2%	539,172	17.7%
Upper	7,215	39.0%	1,335,001	50.4%	6,880	37.2%	1,532,644	50.3%
Unknown	30	0.2%	6,387	0.2%	2,983	16.1%	500,631	16.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18,496</b>	<b>100.0%</b>	<b>3,046,939</b>	<b>100.0%</b>	<b>18,496</b>	<b>100.0%</b>	<b>3,046,939</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	212	5.8%	8,523	2.7%	429	11.7%	14,248	4.5%
Moderate	665	18.1%	31,403	10.0%	703	19.1%	33,816	10.7%
<i>Low/Moderate Total</i>	<i>877</i>	<i>23.8%</i>	<i>39,926</i>	<i>12.7%</i>	<i>1,132</i>	<i>30.7%</i>	<i>48,064</i>	<i>15.2%</i>
Middle	1,567	42.6%	117,563	37.3%	837	23.3%	61,120	19.4%
Upper	1,232	33.5%	157,030	49.8%	1,550	42.1%	186,525	59.2%
Unknown	6	0.2%	783	0.2%	143	3.9%	19,593	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,682</b>	<b>100.0%</b>	<b>315,302</b>	<b>100.0%</b>	<b>3,682</b>	<b>100.0%</b>	<b>315,302</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	70	21.2%	118,915	15.4%	0	0.0%	0	0.0%
Moderate	116	35.2%	278,240	36.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>186</i>	<i>56.4%</i>	<i>397,155</i>	<i>51.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	95	28.8%	172,288	22.3%	0	0.0%	0	0.0%
Upper	46	13.9%	198,453	25.7%	0	0.0%	0	0.0%
Unknown	3	0.9%	4,550	0.6%	330	100.0%	772,446	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>330</b>	<b>100.0%</b>	<b>772,446</b>	<b>100.0%</b>	<b>330</b>	<b>100.0%</b>	<b>772,446</b>	<b>100.0%</b>
	<b>HMDA Totals:</b>							
Low	2,213	3.3%	350,836	2.9%	5,889	8.9%	505,925	4.2%
Moderate	9,692	14.6%	1,345,303	11.1%	12,947	19.6%	1,544,578	12.7%
<i>Low/Moderate Total</i>	<i>11,905</i>	<i>18.0%</i>	<i>1,696,139</i>	<i>14.0%</i>	<i>18,836</i>	<i>28.5%</i>	<i>2,050,503</i>	<i>16.9%</i>
Middle	29,912	45.2%	4,718,257	38.9%	13,664	20.6%	2,108,934	17.4%
Upper	24,258	36.7%	5,705,106	47.0%	22,622	34.2%	5,467,839	45.0%
Unknown	102	0.2%	22,726	0.2%	11,055	16.7%	2,514,952	20.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66,177</b>	<b>100.0%</b>	<b>12,142,228</b>	<b>100.0%</b>	<b>66,177</b>	<b>100.0%</b>	<b>12,142,228</b>	<b>100.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Indianapolis-Carmel-Anderson MSA #26900

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1,788	3.7%	183,230	2.1%	4,243	8.8%	407,428	4.6%
Moderate	7,136	14.9%	824,904	9.3%	9,343	19.5%	1,207,809	13.6%
<i>Low/Moderate Total</i>	<i>8,924</i>	<i>18.6%</i>	<i>1,008,134</i>	<i>11.4%</i>	<i>13,586</i>	<i>28.3%</i>	<i>1,615,237</i>	<i>18.2%</i>
Middle	17,281	36.0%	2,731,827	30.8%	10,106	21.1%	1,694,554	19.1%
Upper	21,787	45.4%	5,124,567	57.8%	16,426	34.2%	4,305,866	48.6%
Unknown	9	0.0%	738	0.0%	7,883	16.4%	1,249,609	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>48,001</b>	<b>100.0%</b>	<b>8,865,266</b>	<b>100.0%</b>	<b>48,001</b>	<b>100.0%</b>	<b>8,865,266</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	632	3.0%	57,780	1.7%	1,676	8.0%	139,890	4.2%
Moderate	2,982	14.2%	305,431	9.1%	3,426	16.4%	366,937	10.9%
<i>Low/Moderate Total</i>	<i>3,614</i>	<i>17.3%</i>	<i>363,211</i>	<i>10.8%</i>	<i>5,102</i>	<i>24.4%</i>	<i>506,827</i>	<i>15.1%</i>
Middle	7,784	37.2%	1,059,276	31.5%	4,342	20.7%	585,657	17.4%
Upper	9,534	45.5%	1,942,739	57.7%	7,445	35.6%	1,632,134	48.5%
Unknown	8	0.0%	411	0.0%	4,051	19.3%	641,019	19.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20,940</b>	<b>100.0%</b>	<b>3,365,637</b>	<b>100.0%</b>	<b>20,940</b>	<b>100.0%</b>	<b>3,365,637</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	184	4.5%	8,747	2.6%	368	9.1%	16,685	5.0%
Moderate	584	14.4%	28,402	8.5%	760	18.7%	42,508	12.8%
<i>Low/Moderate Total</i>	<i>768</i>	<i>18.9%</i>	<i>37,149</i>	<i>11.3%</i>	<i>1,128</i>	<i>27.8%</i>	<i>59,193</i>	<i>17.8%</i>
Middle	1,594	39.3%	113,567	34.1%	974	24.0%	69,763	21.0%
Upper	1,689	41.7%	181,861	54.7%	1,876	46.3%	193,068	58.0%
Unknown	3	0.1%	78	0.0%	76	1.9%	10,631	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,054</b>	<b>100.0%</b>	<b>332,633</b>	<b>100.0%</b>	<b>4,054</b>	<b>100.0%</b>	<b>332,633</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	26	16.1%	108,492	10.2%	0	0.0%	0	0.0%
Moderate	52	32.3%	234,700	22.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>78</i>	<i>48.4%</i>	<i>343,192</i>	<i>32.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	51	31.7%	345,448	32.6%	0	0.0%	0	0.0%
Upper	29	18.0%	365,018	34.5%	0	0.0%	0	0.0%
Unknown	3	1.9%	5,298	0.5%	161	100.0%	1,058,956	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>1,058,956</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>1,058,956</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	2,630	3.6%	358,249	2.6%	6,287	8.6%	564,003	4.1%
Moderate	10,754	14.7%	1,393,437	10.2%	13,529	18.5%	1,617,254	11.9%
<i>Low/Moderate Total</i>	<i>13,384</i>	<i>18.3%</i>	<i>1,751,686</i>	<i>12.8%</i>	<i>19,816</i>	<i>27.1%</i>	<i>2,181,257</i>	<i>16.0%</i>
Middle	26,710	36.5%	4,250,118	31.2%	15,422	21.1%	2,349,974	17.3%
Upper	33,039	45.2%	7,614,185	55.9%	25,747	35.2%	6,131,068	45.0%
Unknown	23	0.0%	6,525	0.0%	12,171	16.6%	2,960,215	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>73,136</b>	<b>100.0%</b>	<b>13,622,514</b>	<b>100.0%</b>	<b>73,136</b>	<b>100.0%</b>	<b>13,622,514</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Nonmetropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	235	7.6%	16,519	4.5%
Moderate	396	12.7%	34,673	9.5%	779	25.0%	71,808	19.7%
<i>Low/Moderate Total</i>	<i>396</i>	<i>12.7%</i>	<i>34,673</i>	<i>9.5%</i>	<i>1,014</i>	<i>32.6%</i>	<i>88,327</i>	<i>24.2%</i>
Middle	1,990	64.0%	226,487	62.1%	733	23.6%	86,033	23.6%
Upper	724	23.3%	103,431	28.4%	759	24.4%	124,854	34.2%
Unknown	0	0.0%	0	0.0%	604	19.4%	65,377	17.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,110</b>	<b>100.0%</b>	<b>364,591</b>	<b>100.0%</b>	<b>3,110</b>	<b>100.0%</b>	<b>364,591</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	123	7.9%	9,090	4.6%
Moderate	190	12.2%	15,866	8.1%	286	18.4%	23,391	11.0%
<i>Low/Moderate Total</i>	<i>190</i>	<i>12.2%</i>	<i>15,866</i>	<i>8.1%</i>	<i>409</i>	<i>26.4%</i>	<i>32,481</i>	<i>16.3%</i>
Middle	1,027	66.2%	116,182	59.2%	372	24.0%	36,112	18.4%
Upper	335	21.6%	64,326	32.8%	504	32.5%	79,137	40.3%
Unknown	0	0.0%	0	0.0%	267	17.2%	48,644	24.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,552</b>	<b>100.0%</b>	<b>196,374</b>	<b>100.0%</b>	<b>1,552</b>	<b>100.0%</b>	<b>196,374</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	39	9.7%	1,041	5.0%
Moderate	47	11.7%	1,337	6.4%	86	21.3%	2,375	11.4%
<i>Low/Moderate Total</i>	<i>47</i>	<i>11.7%</i>	<i>1,337</i>	<i>6.4%</i>	<i>125</i>	<i>31.0%</i>	<i>3,416</i>	<i>16.4%</i>
Middle	268	66.5%	14,047	67.4%	104	25.8%	4,900	23.5%
Upper	88	21.8%	5,463	26.2%	164	40.7%	11,875	57.0%
Unknown	0	0.0%	0	0.0%	10	2.5%	656	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>403</b>	<b>100.0%</b>	<b>20,847</b>	<b>100.0%</b>	<b>403</b>	<b>100.0%</b>	<b>20,847</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	37.5%	1,778	19.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>37.5%</i>	<i>1,778</i>	<i>19.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	9	56.3%	2,454	27.2%	0	0.0%	0	0.0%
Upper	1	6.3%	4,780	53.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	16	100.0%	9,012	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16</b>	<b>100.0%</b>	<b>9,012</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>9,012</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	397	7.8%	26,650	4.5%
Moderate	639	12.6%	53,654	9.1%	1,151	22.7%	97,574	16.5%
<i>Low/Moderate Total</i>	<i>639</i>	<i>12.6%</i>	<i>53,654</i>	<i>9.1%</i>	<i>1,548</i>	<i>30.5%</i>	<i>124,224</i>	<i>21.0%</i>
Middle	3,294	64.8%	359,170	60.8%	1,209	23.8%	127,045	21.5%
Upper	1,148	22.6%	178,000	30.1%	1,427	28.1%	215,866	36.5%
Unknown	0	0.0%	0	0.0%	897	17.7%	123,689	20.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,081</b>	<b>100.0%</b>	<b>590,824</b>	<b>100.0%</b>	<b>5,081</b>	<b>100.0%</b>	<b>590,824</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Dayton MSA #19380

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	309	2.5%	21,485	1.2%	923	7.5%	65,916	3.6%
Moderate	1,694	13.8%	162,784	8.8%	2,396	19.5%	239,653	13.0%
<i>Low/Moderate Total</i>	<i>2,003</i>	<i>16.3%</i>	<i>184,269</i>	<i>10.0%</i>	<i>3,319</i>	<i>27.0%</i>	<i>305,569</i>	<i>16.6%</i>
Middle	5,826	47.3%	723,887	39.3%	2,811	22.8%	375,935	20.4%
Upper	4,485	36.4%	932,417	50.7%	4,366	35.5%	913,848	49.7%
Unknown	0	0.0%	0	0.0%	1,818	14.8%	245,221	13.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12,314</b>	<b>100.0%</b>	<b>1,840,573</b>	<b>100.0%</b>	<b>12,314</b>	<b>100.0%</b>	<b>1,840,573</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	140	2.9%	8,868	1.5%	392	8.2%	25,421	4.2%
Moderate	663	13.9%	59,293	9.9%	735	15.4%	59,634	9.9%
<i>Low/Moderate Total</i>	<i>803</i>	<i>16.6%</i>	<i>68,161</i>	<i>11.5%</i>	<i>1,127</i>	<i>23.7%</i>	<i>85,055</i>	<i>14.1%</i>
Middle	2,205	46.3%	238,103	39.6%	946	19.9%	99,605	16.6%
Upper	1,755	36.8%	295,201	49.1%	1,849	38.8%	293,587	48.8%
Unknown	2	0.0%	94	0.0%	843	17.7%	123,312	20.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,765</b>	<b>100.0%</b>	<b>601,559</b>	<b>100.0%</b>	<b>4,765</b>	<b>100.0%</b>	<b>601,559</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	60	6.7%	1,245	2.5%	103	11.5%	2,589	5.2%
Moderate	170	19.1%	4,903	9.8%	187	21.0%	6,395	12.8%
<i>Low/Moderate Total</i>	<i>230</i>	<i>25.8%</i>	<i>6,148</i>	<i>12.3%</i>	<i>290</i>	<i>32.5%</i>	<i>8,984</i>	<i>18.0%</i>
Middle	386	43.3%	19,820	39.7%	195	21.9%	9,220	18.5%
Upper	276	30.9%	23,924	48.0%	394	44.2%	30,122	60.4%
Unknown	0	0.0%	0	0.0%	13	1.5%	1,566	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>892</b>	<b>100.0%</b>	<b>49,892</b>	<b>100.0%</b>	<b>892</b>	<b>100.0%</b>	<b>49,892</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	8	10.8%	8,265	4.5%	0	0.0%	0	0.0%
Moderate	19	25.7%	29,011	15.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>27</i>	<i>36.5%</i>	<i>37,276</i>	<i>20.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	25	33.8%	87,924	48.1%	0	0.0%	0	0.0%
Upper	22	29.7%	57,495	31.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	74	100.0%	182,695	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>74</b>	<b>100.0%</b>	<b>182,695</b>	<b>100.0%</b>	<b>74</b>	<b>100.0%</b>	<b>182,695</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	517	2.9%	39,863	1.5%	1,418	7.9%	93,926	3.5%
Moderate	2,546	14.1%	255,991	9.6%	3,318	18.4%	305,682	11.4%
<i>Low/Moderate Total</i>	<i>3,063</i>	<i>17.0%</i>	<i>295,854</i>	<i>11.1%</i>	<i>4,736</i>	<i>26.2%</i>	<i>399,608</i>	<i>14.9%</i>
Middle	8,442	46.8%	1,069,734	40.0%	3,952	21.9%	484,760	18.1%
Upper	6,538	36.2%	1,309,037	48.9%	6,609	36.6%	1,237,557	46.3%
Unknown	2	0.0%	94	0.0%	2,748	15.2%	552,794	20.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18,045</b>	<b>100.0%</b>	<b>2,674,719</b>	<b>100.0%</b>	<b>18,045</b>	<b>100.0%</b>	<b>2,674,719</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Nonmetropolitan

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	308	7.0%	20,537	3.9%
Moderate	653	14.9%	65,979	12.5%	1,195	27.2%	110,495	21.0%
<i>Low/Moderate Total</i>	<i>653</i>	<i>14.9%</i>	<i>65,979</i>	<i>12.5%</i>	<i>1,503</i>	<i>34.2%</i>	<i>131,032</i>	<i>24.9%</i>
Middle	3,015	68.6%	355,037	67.4%	1,075	24.5%	124,134	23.6%
Upper	724	16.5%	105,702	20.1%	1,198	27.3%	206,191	39.1%
Unknown	0	0.0%	0	0.0%	616	14.0%	65,361	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,392</b>	<b>100.0%</b>	<b>526,718</b>	<b>100.0%</b>	<b>4,392</b>	<b>100.0%</b>	<b>526,718</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	135	6.4%	8,768	3.7%
Moderate	213	10.1%	18,132	7.6%	422	19.9%	35,254	14.8%
<i>Low/Moderate Total</i>	<i>213</i>	<i>10.1%</i>	<i>18,132</i>	<i>7.6%</i>	<i>557</i>	<i>26.3%</i>	<i>44,022</i>	<i>18.3%</i>
Middle	1,456	68.7%	161,944	67.9%	510	24.1%	51,744	21.7%
Upper	450	21.2%	58,379	24.5%	750	35.4%	102,454	43.0%
Unknown	0	0.0%	0	0.0%	302	14.3%	40,235	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,119</b>	<b>100.0%</b>	<b>238,455</b>	<b>100.0%</b>	<b>2,119</b>	<b>100.0%</b>	<b>238,455</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	46	8.1%	1,069	3.6%
Moderate	69	12.1%	2,886	9.7%	126	22.1%	4,141	13.8%
<i>Low/Moderate Total</i>	<i>69</i>	<i>12.1%</i>	<i>2,886</i>	<i>9.7%</i>	<i>172</i>	<i>30.2%</i>	<i>5,210</i>	<i>17.4%</i>
Middle	387	67.8%	20,865	69.8%	151	26.4%	8,135	27.2%
Upper	115	20.1%	6,153	20.6%	221	38.7%	15,497	51.8%
Unknown	0	0.0%	0	0.0%	27	4.7%	1,062	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>571</b>	<b>100.0%</b>	<b>29,904</b>	<b>100.0%</b>	<b>571</b>	<b>100.0%</b>	<b>29,904</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	63.6%	8,359	75.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>63.6%</i>	<i>8,359</i>	<i>75.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	27.3%	1,813	16.4%	0	0.0%	0	0.0%
Upper	1	9.1%	892	8.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	11	100.0%	11,064	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>11,064</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>	<b>11,064</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	489	6.9%	30,374	3.8%
Moderate	942	13.3%	95,356	11.8%	1,743	24.6%	149,890	18.6%
<i>Low/Moderate Total</i>	<i>942</i>	<i>13.3%</i>	<i>95,356</i>	<i>11.8%</i>	<i>2,232</i>	<i>31.5%</i>	<i>180,264</i>	<i>22.4%</i>
Middle	4,861	68.5%	539,659	66.9%	1,736	24.5%	184,013	22.8%
Upper	1,290	18.2%	171,126	21.2%	2,169	30.6%	324,142	40.2%
Unknown	0	0.0%	0	0.0%	956	13.5%	117,722	14.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,093</b>	<b>100.0%</b>	<b>806,141</b>	<b>100.0%</b>	<b>7,093</b>	<b>100.0%</b>	<b>806,141</b>	<b>100.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 Multistate Cincinnati MSA #17140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,449	6.9%	157,904	9.0%	4	1.3%	137	0.9%	0	0.0%	0	0.0%
Moderate	6,764	19.0%	358,317	20.3%	37	12.2%	926	6.3%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	9,213	25.9%	516,221	29.3%	41	13.5%	1,063	7.2%	0	0.0%	0	0.0%
Middle	12,537	35.3%	569,213	32.3%	194	64.0%	10,789	73.9%	0	0.0%	0	0.0%
Upper	13,367	37.6%	654,858	37.2%	68	22.4%	2,948	19.9%	0	0.0%	0	0.0%
Unknown	256	0.7%	16,421	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	191	0.5%	4,679	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35,564</b>	<b>100%</b>	<b>1,761,392</b>	<b>100%</b>	<b>303</b>	<b>100%</b>	<b>14,800</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	18,217	51.2%	484,097	27.5%	171	56.4%	10,570	71.4%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	32,292	90.8%	497,967	28.3%	261	86.1%	4,297	29.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,487	4.2%	264,040	15.0%	25	8.3%	4,331	29.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,785	5.0%	999,385	56.7%	17	5.6%	6,172	41.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35,564</b>	<b>100%</b>	<b>1,761,392</b>	<b>100%</b>	<b>303</b>	<b>100%</b>	<b>14,800</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Indianapolis-Carmel-Anderson MSA #26900

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	2,591	8.1%	186,384	11.0%	9	1.6%	740	1.4%	0	0.0%	0	0.0%
Moderate	5,251	16.4%	277,820	16.3%	26	4.7%	2,682	5.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	7,842	24.5%	464,204	27.3%	35	6.3%	3,422	6.6%	0	0.0%	0	0.0%
Middle	10,583	33.1%	563,388	33.1%	412	73.7%	39,608	74.6%	0	0.0%	0	0.0%
Upper	13,241	41.4%	663,812	39.0%	109	19.5%	9,706	18.8%	0	0.0%	0	0.0%
Unknown	75	0.2%	7,691	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	245	0.8%	3,375	0.2%	3	0.5%	19	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31,886</b>	<b>100%</b>	<b>1,701,470</b>	<b>100%</b>	<b>559</b>	<b>100%</b>	<b>51,753</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	14,696	45.9%	532,533	31.3%	307	54.9%	35,398	68.4%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	28,746	89.9%	476,496	28.0%	405	72.5%	9,924	19.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,541	4.8%	270,344	15.9%	79	14.1%	13,510	26.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,699	5.3%	954,630	56.1%	75	13.4%	28,321	54.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31,886</b>	<b>100%</b>	<b>1,701,470</b>	<b>100%</b>	<b>559</b>	<b>100%</b>	<b>51,753</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	352	15.6%	19,618	18.9%	8	1.6%	776	1.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	352	15.6%	19,618	18.9%	8	1.6%	776	1.7%	0	0.0%	0	0.0%
Middle	1,429	63.4%	60,445	58.1%	335	68.4%	33,829	73.2%	0	0.0%	0	0.0%
Upper	432	19.2%	23,459	22.6%	147	30.0%	11,602	25.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	40	1.8%	433	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,253</b>	<b>100%</b>	<b>103,955</b>	<b>100%</b>	<b>490</b>	<b>100%</b>	<b>46,207</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,103	49.0%	36,238	34.9%	265	54.1%	31,446	68.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,048	90.9%	34,682	33.4%	352	71.8%	9,066	19.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	106	4.7%	18,486	17.8%	78	15.9%	14,186	30.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	99	4.4%	50,787	48.9%	60	12.2%	22,955	49.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,253</b>	<b>100%</b>	<b>103,955</b>	<b>100%</b>	<b>490</b>	<b>100%</b>	<b>46,207</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Dayton MSA #19380

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	788	8.3%	41,651	8.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,752	18.5%	104,127	21.7%	10	7.0%	738	6.5%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	2,540	26.8%	145,778	30.4%	10	7.0%	738	6.5%	0	0.0%	0	0.0%
Middle	3,745	39.4%	193,786	40.4%	83	58.5%	3,799	50.7%	0	0.0%	0	0.0%
Upper	3,145	33.1%	139,553	29.1%	49	34.5%	4,894	42.8%	0	0.0%	0	0.0%
Unknown	1	0.0%	4	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	63	0.7%	762	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,494</b>	<b>100%</b>	<b>479,883</b>	<b>100%</b>	<b>142</b>	<b>100%</b>	<b>11,431</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,529	47.7%	126,705	26.4%	87	61.3%	7,127	62.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	8,577	90.3%	134,655	28.1%	112	78.9%	2,257	19.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	440	4.6%	78,278	16.3%	12	8.5%	2,233	19.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	477	5.0%	266,950	55.6%	18	12.7%	6,941	60.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,494</b>	<b>100%</b>	<b>479,883</b>	<b>100%</b>	<b>142</b>	<b>100%</b>	<b>11,431</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	603	16.7%	26,128	15.2%	16	2.3%	773	1.4%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	603	16.7%	26,128	15.2%	16	2.3%	773	1.4%	0	0.0%	0	0.0%
Middle	2,186	60.4%	109,231	63.4%	517	73.9%	42,587	78.7%	0	0.0%	0	0.0%
Upper	776	21.5%	36,042	20.9%	166	23.7%	10,775	19.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	52	1.4%	916	0.5%	1	0.1%	4	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,617</b>	<b>100%</b>	<b>172,317</b>	<b>100%</b>	<b>700</b>	<b>100%</b>	<b>54,139</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,741	48.1%	54,910	31.9%	435	62.1%	40,363	74.6%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	3,289	90.9%	50,321	29.2%	526	75.1%	14,860	27.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	170	4.7%	30,142	17.5%	122	17.4%	21,070	38.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	158	4.4%	91,854	53.3%	52	7.4%	18,209	33.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,617</b>	<b>100%</b>	<b>172,317</b>	<b>100%</b>	<b>700</b>	<b>100%</b>	<b>54,139</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

### Combined Demographics Report

Assessment Area(s): 2017 IN Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	11,650	20.0
Moderate-income	10	18.2	9,482	16.3	1,944	20.5	11,290	19.4
Middle-income	38	69.1	38,464	66.0	4,105	10.7	13,050	22.4
Upper-income	7	12.7	10,325	17.7	762	7.4	22,281	38.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>55</b>	<b>100.0</b>	<b>58,271</b>	<b>100.0</b>	<b>6,811</b>	<b>11.7</b>	<b>58,271</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	17,893	9,140	14.8	51.1	6,043	33.8	2,710	15.1
Middle-income	62,450	41,537	67.1	66.5	13,714	22.0	7,199	11.5
Upper-income	15,245	11,187	18.1	73.4	2,745	18.0	1,313	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>95,588</b>	<b>61,864</b>	<b>100.0</b>	<b>64.7</b>	<b>22,502</b>	<b>23.5</b>	<b>11,222</b>	<b>11.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,422	1,252	20.6	20.4	152	23.3	18	14.5
Middle-income	4,139	3,675	59.9	59.9	386	59.3	78	62.9
Upper-income	1,349	1,208	19.5	19.7	113	17.4	28	22.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>6,910</b>	<b>6,135</b>	<b>100.0</b>	<b>100.0</b>	<b>651</b>	<b>100.0</b>	<b>124</b>	<b>100.0</b>
	Percentage of Total Businesses:			88.8		9.4		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	35	34	3.5	3.4	1	6.3	0	0.0
Middle-income	700	688	69.9	69.8	12	75.0	0	0.0
Upper-income	267	264	26.6	26.8	3	18.8	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,002</b>	<b>986</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.4		1.6		.0

2017 FFIEC Census Data and 2017 D&B Information



### Combined Demographics Report

Assessment Area(s): 2017 OH Dayton MSA #19380

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	13.3	16,585	9.4	6,591	39.7	40,908	23.2
Moderate-income	43	22.9	33,833	19.2	7,644	22.6	29,588	16.8
Middle-income	73	38.8	72,593	41.2	7,320	10.1	33,756	19.2
Upper-income	46	24.5	53,090	30.1	1,680	3.2	71,849	40.8
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>188</b>	<b>100.0</b>	<b>176,101</b>	<b>100.0</b>	<b>23,235</b>	<b>13.2</b>	<b>176,101</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	42,100	11,929	6.7	28.3	19,231	45.7	10,940	26.0
Moderate-income	70,988	29,848	16.7	42.0	29,993	42.3	11,147	15.7
Middle-income	129,405	78,821	44.1	60.9	40,867	31.6	9,717	7.5
Upper-income	80,875	58,254	32.6	72.0	17,926	22.2	4,695	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>323,368</b>	<b>178,852</b>	<b>100.0</b>	<b>55.3</b>	<b>108,017</b>	<b>33.4</b>	<b>36,499</b>	<b>11.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	1,928	8.3	1,623	7.9	299	11.5	6	3.5
Moderate-income	4,299	18.5	3,641	17.8	633	24.4	25	14.7
Middle-income	9,694	41.7	8,552	41.8	1,058	40.7	84	49.4
Upper-income	7,300	31.4	6,637	32.4	608	23.4	55	32.4
Unknown-income	3	0.0	2	0.0	1	0.0	0	0.0
<b>Total Assessment Area</b>	<b>23,224</b>	<b>100.0</b>	<b>20,455</b>	<b>100.0</b>	<b>2,599</b>	<b>100.0</b>	<b>170</b>	<b>100.0</b>
	Percentage of Total Businesses:			88.1		11.2		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	8	2.2	8	2.3	0	0.0	0	0.0
Moderate-income	26	7.2	23	6.6	3	23.1	0	0.0
Middle-income	209	57.7	201	57.6	8	61.5	0	0.0
Upper-income	119	32.9	117	33.5	2	15.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>362</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			96.4		3.6		.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	17,546	18.3	
Moderate-income	13	14.8	12,242	12.7	2,646	21.6	17,391	18.1	
Middle-income	59	67.0	63,525	66.1	6,133	9.7	21,011	21.9	
Upper-income	16	18.2	20,365	21.2	873	4.3	40,184	41.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>88</b>	<b>100.0</b>	<b>96,132</b>	<b>100.0</b>	<b>9,652</b>	<b>10.0</b>	<b>96,132</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	23,404	11,509	11.1	49.2	9,375	40.1	2,520	10.8	
Middle-income	103,199	69,191	66.8	67.0	22,621	21.9	11,387	11.0	
Upper-income	30,038	22,929	22.1	76.3	5,210	17.3	1,899	6.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>156,641</b>	<b>103,629</b>	<b>100.0</b>	<b>66.2</b>	<b>37,206</b>	<b>23.8</b>	<b>15,806</b>	<b>10.1</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,076	1,775	17.8	268	22.8	33	11.6		
Middle-income	6,755	5,937	59.5	626	53.3	192	67.6		
Upper-income	2,600	2,261	22.7	280	23.9	59	20.8		
Unknown-income	0	0	0.0	0	0.0	0	0.0		
<b>Total Assessment Area</b>	<b>11,431</b>	<b>9,973</b>	<b>100.0</b>	<b>1,174</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>		
	Percentage of Total Businesses:			87.2		10.3		2.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	39	39	2.2	0	0.0	0	0.0		
Middle-income	1,106	1,095	61.0	11	57.9	0	0.0		
Upper-income	670	662	36.9	8	42.1	0	0.0		
Unknown-income	0	0	0.0	0	0.0	0	0.0		
<b>Total Assessment Area</b>	<b>1,815</b>	<b>1,796</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>		
	Percentage of Total Farms:			99.0		1.0		.0	

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H

LIMITED-SCOPE LENDING TABLES

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IL Danville MSA #19180

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000's)	%	#	%	\$(000's)	%
<b>Home Purchase</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	72	100.0%	1	100.0%	72	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	72	100.0%	1	100.0%	72	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	33.3%	31	19.6%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	31	19.6%
Middle	3	100.0%	160	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	66.7%	129	80.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	160	100.0%	3	100.0%	160	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	50	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	50	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	50	100.0%	1	100.0%	50	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total:</b>								
Low	0	0.0%	0	0.0%	1	20.0%	31	11.1%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	20.0%	31	11.1%
Middle	4	80.0%	210	74.5%	0	0.0%	0	0.0%
Upper	1	20.0%	72	25.5%	4	80.0%	251	88.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	282	100.0%	5	100.0%	282	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 L ending Data

Assessment Area/Group : 2020 IL Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	25.0%	77	21.1%
Moderate	1	25.0%	39	10.6%	0	0.0%	0	0.0%
Low/Moderate Total	1	25.0%	39	10.6%	1	25.0%	77	21.1%
Middle	2	50.0%	133	36.4%	2	50.0%	94	25.9%
Upper	1	25.0%	194	53.0%	1	25.0%	194	53.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	365	100.0%	4	100.0%	365	100.0%
<b>Refinance</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	51	100.0%	1	100.0%	51	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	51	100.0%	1	100.0%	51	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	50.0%	6	12.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	6	12.3%
Middle	2	100.0%	46	100.0%	1	50.0%	40	87.7%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	46	100.0%	2	100.0%	46	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	28.6%	83	17.9%
Moderate	1	14.3%	39	8.4%	0	0.0%	0	0.0%
Low/Moderate Total	1	14.3%	39	8.4%	2	28.6%	83	17.9%
Middle	5	71.4%	230	49.7%	4	57.1%	186	40.2%
Upper	1	14.3%	194	41.9%	1	14.3%	194	41.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	462	100.0%	7	100.0%	462	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 IN Bloomington MSA #14020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	2,217	55.6%	1	10.0%	127	3.2%
Low/Moderate Total	2	20.0%	2,217	55.6%	1	10.0%	127	3.2%
Middle	3	30.0%	513	12.9%	2	20.0%	294	7.4%
Upper	5	50.0%	1,255	31.5%	7	70.0%	3,565	89.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	3,986	100.0%	10	100.0%	3,986	100.0%
<b>Refinance</b>								
Low	3	15.0%	288	6.5%	1	5.0%	95	2.1%
Moderate	1	5.0%	107	2.4%	1	5.0%	107	2.4%
Low/Moderate Total	4	20.0%	395	8.9%	2	10.0%	202	4.5%
Middle	4	20.0%	676	15.2%	5	25.0%	1,081	24.3%
Upper	12	60.0%	3,382	76.0%	12	60.0%	3,107	69.8%
Unknown	0	0.0%	0	0.0%	1	5.0%	63	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	4,452	100.0%	20	100.0%	4,452	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	1,777	100.0%	3	100.0%	1,777	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	1,777	100.0%	3	100.0%	1,777	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	181	100.0%	1	100.0%	181	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	181	100.0%	1	100.0%	181	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	3	8.8%	288	2.8%	1	2.9%	95	0.9%
Moderate	3	8.8%	2,324	22.3%	2	5.9%	234	2.2%
Low/Moderate Total	6	17.6%	2,612	25.1%	3	8.8%	329	3.2%
Middle	7	20.6%	1,189	11.4%	7	20.6%	1,374	13.2%
Upper	21	61.8%	6,596	63.4%	23	67.6%	8,630	83.0%
Unknown	0	0.0%	0	0.0%	1	2.9%	63	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	10,396	100.0%	34	100.0%	10,396	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	7	17.9%	689	10.1%
Moderate	8	20.5%	754	11.0%	10	25.6%	1,306	19.1%
Low/Moderate Total	8	20.5%	754	11.0%	17	43.6%	1,996	29.2%
Middle	22	56.4%	3,768	55.2%	10	25.6%	2,161	31.6%
Upper	9	23.1%	2,307	33.8%	12	30.8%	2,672	39.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	6,829	100.0%	39	100.0%	6,829	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	5	5.6%	449	2.8%
Moderate	6	6.7%	510	3.2%	18	20.2%	2,025	12.7%
Low/Moderate Total	6	6.7%	510	3.2%	23	25.8%	2,474	15.5%
Middle	43	48.3%	7,073	44.4%	17	19.1%	2,570	16.1%
Upper	40	44.9%	8,342	52.4%	48	53.9%	10,863	68.2%
Unknown	0	0.0%	0	0.0%	1	1.1%	18	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	89	100.0%	15,925	100.0%	89	100.0%	15,925	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	12.5%	26	1.8%	2	25.0%	51	3.5%
Low/Moderate Total	1	12.5%	26	1.8%	2	25.0%	51	3.5%
Middle	2	25.0%	55	3.7%	1	12.5%	54	3.7%
Upper	5	62.5%	1,395	94.5%	5	62.5%	1,371	92.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,477	100.0%	8	100.0%	1,477	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	8.3%	85	3.4%	4	16.7%	267	10.8%
Low/Moderate Total	2	8.3%	85	3.4%	4	16.7%	267	10.8%
Middle	12	50.0%	1,040	42.1%	4	16.7%	423	17.1%
Upper	10	41.7%	1,344	54.4%	16	66.7%	1,779	72.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	2,469	100.0%	24	100.0%	2,469	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals:</b>								
Low	0	0.0%	0	0.0%	12	7.5%	1,139	4.3%
Moderate	17	10.6%	1,374	5.1%	34	21.3%	3,649	13.7%
Low/Moderate Total	17	10.6%	1,374	5.1%	46	28.8%	4,788	17.9%
Middle	79	49.4%	11,936	44.7%	32	20.0%	5,208	19.5%
Upper	64	40.0%	13,388	50.1%	81	50.6%	16,685	62.5%
Unknown	0	0.0%	0	0.0%	1	0.6%	18	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	160	100.0%	26,699	100.0%	160	100.0%	26,699	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2020 IN Gary MD #23844

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	2.0%	26	0.3%	6	12.0%	534	6.4%
Moderate	2	4.0%	186	2.2%	15	30.0%	2,305	27.5%
Low/Moderate Total	3	6.0%	211	2.5%	21	42.0%	2,838	33.9%
Middle	25	50.0%	3,759	44.9%	17	34.0%	3,012	36.0%
Upper	22	44.0%	4,402	52.6%	12	24.0%	2,522	30.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	50	100.0%	8,372	100.0%	50	100.0%	8,372	100.0%
<b>Refinance</b>								
Low	1	0.6%	50	0.2%	15	9.0%	917	3.8%
Moderate	11	6.6%	678	2.8%	33	19.9%	3,113	13.0%
Low/Moderate Total	12	7.2%	728	3.0%	48	28.9%	4,029	16.9%
Middle	55	33.1%	6,481	27.1%	40	24.1%	4,576	19.1%
Upper	99	59.6%	16,694	69.8%	74	44.6%	14,775	61.8%
Unknown	0	0.0%	0	0.0%	4	2.4%	522	2.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	166	100.0%	23,903	100.0%	166	100.0%	23,903	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	13.0%	146	9.0%
Moderate	2	8.7%	82	5.0%	3	13.0%	92	5.6%
Low/Moderate Total	2	8.7%	82	5.0%	6	26.1%	237	14.6%
Middle	12	52.2%	442	27.1%	6	26.1%	219	13.5%
Upper	9	39.1%	1,104	67.8%	10	43.5%	1,146	70.4%
Unknown	0	0.0%	0	0.0%	1	4.3%	25	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	1,628	100.0%	23	100.0%	1,628	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	4	11.4%	75	3.5%
Moderate	4	11.4%	243	11.4%	2	5.7%	150	7.0%
Low/Moderate Total	4	11.4%	243	11.4%	6	17.1%	225	10.6%
Middle	11	31.4%	526	24.7%	10	28.6%	680	31.9%
Upper	20	57.1%	1,360	63.9%	19	54.3%	1,224	57.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	35	100.0%	2,129	100.0%	35	100.0%	2,129	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	30	54.5%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	30	54.5%
Middle	1	50.0%	25	45.5%	0	0.0%	0	0.0%
Upper	1	50.0%	30	54.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	25	45.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	55	100.0%	2	100.0%	55	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	2	0.7%	76	0.2%	28	10.1%	1,671	4.6%
Moderate	19	6.9%	1,189	3.3%	54	19.6%	5,689	15.8%
Low/Moderate Total	21	7.6%	1,264	3.5%	82	29.7%	7,360	20.4%
Middle	104	37.7%	11,232	31.1%	73	26.4%	8,487	23.5%
Upper	151	54.7%	23,590	65.4%	115	41.7%	19,667	54.5%
Unknown	0	0.0%	0	0.0%	6	2.2%	572	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	276	100.0%	36,086	100.0%	276	100.0%	36,086	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 IN Lafayette-West Lafayette #29200

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	20.0%	96	13.1%
Moderate	0	0.0%	0	0.0%	3	60.0%	431	58.8%
Low/Moderate Total	0	0.0%	0	0.0%	4	80.0%	527	71.9%
Middle	5	100.0%	732	100.0%	1	20.0%	206	28.1%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	732	100.0%	5	100.0%	732	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	13.8%	152	5.3%
Moderate	1	3.4%	34	1.2%	10	34.5%	787	27.4%
Low/Moderate Total	1	3.4%	34	1.2%	14	48.3%	939	32.7%
Middle	24	82.8%	2,535	88.3%	9	31.0%	1,101	38.3%
Upper	4	13.8%	303	10.6%	6	20.7%	833	29.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	2,872	100.0%	29	100.0%	2,872	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	6	100.0%	310	100.0%	1	16.7%	25	8.1%
Upper	0	0.0%	0	0.0%	4	66.7%	235	75.8%
Unknown	0	0.0%	0	0.0%	1	16.7%	50	16.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	310	100.0%	6	100.0%	310	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	11.1%	22	4.1%
Moderate	1	11.1%	50	9.5%	4	44.4%	182	34.5%
Low/Moderate Total	1	11.1%	50	9.5%	5	55.6%	204	38.7%
Middle	5	55.6%	288	54.6%	3	33.3%	264	50.0%
Upper	3	33.3%	189	35.9%	1	11.1%	60	11.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	528	100.0%	9	100.0%	528	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	15	100.0%	1	100.0%	15	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	15	100.0%	1	100.0%	15	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total</b>								
Low	0	0.0%	0	0.0%	6	12.0%	269	6.0%
Moderate	2	4.0%	84	1.9%	17	34.0%	1,400	31.4%
Low/Moderate Total	2	4.0%	84	1.9%	23	46.0%	1,670	37.5%
Middle	41	82.0%	3,881	87.1%	15	30.0%	1,610	36.1%
Upper	7	14.0%	493	11.1%	11	22.0%	1,128	25.3%
Unknown	0	0.0%	0	0.0%	1	2.0%	50	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	50	100.0%	4,457	100.0%	50	100.0%	4,457	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2020 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	30	13.6%	5,530	9.8%	28	12.7%	3,304	5.9%
Moderate	51	23.1%	8,164	14.5%	64	29.0%	9,352	16.6%
Low/Moderate Total	81	36.7%	13,694	24.3%	92	41.6%	12,656	22.4%
Middle	50	22.6%	10,057	17.8%	38	17.2%	8,125	14.4%
Upper	90	40.7%	32,628	57.9%	91	41.2%	35,597	63.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	221	100.0%	56,378	100.0%	221	100.0%	56,378	100.0%
<b>Refinance</b>								
Low	3	1.3%	631	0.9%	2	0.9%	125	0.2%
Moderate	16	6.9%	2,984	4.2%	17	7.3%	2,795	3.9%
Low/Moderate Total	19	8.2%	3,616	5.1%	19	8.2%	2,920	4.1%
Middle	34	14.7%	7,561	10.6%	39	16.8%	7,716	10.8%
Upper	179	77.2%	60,069	84.3%	171	73.7%	59,522	83.5%
Unknown	0	0.0%	0	0.0%	3	1.3%	1,088	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	232	100.0%	71,246	100.0%	232	100.0%	71,246	100.0%
<b>Home Improvement</b>								
Low	2	4.8%	96	1.3%	1	2.4%	60	0.8%
Moderate	2	4.8%	740	9.9%	5	11.9%	213	2.8%
Low/Moderate Total	4	9.5%	836	11.2%	6	14.3%	273	3.6%
Middle	9	21.4%	1,142	15.3%	7	16.7%	516	6.9%
Upper	29	69.0%	5,506	73.6%	28	66.7%	6,671	89.1%
Unknown	0	0.0%	0	0.0%	1	2.4%	25	0.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	42	100.0%	7,485	100.0%	42	100.0%	7,485	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	33.3%	7,061	75.5%	0	0.0%	0	0.0%
Low/Moderate Total	2	33.3%	7,061	75.5%	0	0.0%	0	0.0%
Middle	2	33.3%	1,271	13.6%	0	0.0%	0	0.0%
Upper	2	33.3%	1,022	10.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	9,354	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	9,354	100.0%	6	100.0%	9,354	100.0%
<b>Other Purpose LOC</b>								
Low	2	3.6%	114	1.8%	0	0.0%	0	0.0%
Moderate	3	5.5%	79	1.3%	0	0.0%	0	0.0%
Low/Moderate Total	5	9.1%	193	3.1%	0	0.0%	0	0.0%
Middle	10	18.2%	965	15.3%	15	27.3%	1,117	17.7%
Upper	40	72.7%	5,163	81.7%	40	72.7%	5,204	82.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	55	100.0%	6,321	100.0%	55	100.0%	6,321	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	37	6.7%	6,371	4.2%	31	5.6%	3,489	2.3%
Moderate	74	13.3%	19,029	12.6%	86	15.5%	12,360	8.2%
Low/Moderate Total	111	20.0%	25,400	16.8%	117	21.0%	15,849	10.5%
Middle	105	18.9%	20,996	13.9%	99	17.8%	17,474	11.6%
Upper	340	61.2%	104,389	69.2%	330	59.4%	106,994	71.0%
Unknown	0	0.0%	0	0.0%	10	1.8%	10,468	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	556	100.0%	150,785	100.0%	556	100.0%	150,785	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group : 2020 OH Lima MSA #30620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	210	100.0%	1	100.0%	210	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	210	100.0%	1	100.0%	210	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	114	17.8%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	114	17.8%
Middle	3	75.0%	584	90.7%	2	50.0%	166	25.8%
Upper	1	25.0%	60	9.3%	1	25.0%	364	56.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	644	100.0%	4	100.0%	644	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	38	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	38	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	38	100.0%	1	100.0%	38	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	35	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	35	100.0%
Middle	1	100.0%	35	100.0%	0	0.0%	0	0.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	35	100.0%	1	100.0%	35	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	28.6%	149	16.1%
Low/Moderate Total	0	0.0%	0	0.0%	2	28.6%	149	16.1%
Middle	4	57.1%	619	66.8%	2	28.6%	166	17.9%
Upper	3	42.9%	308	33.2%	2	28.6%	574	61.9%
Unknown	0	0.0%	0	0.0%	1	14.3%	38	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	927	100.0%	7	100.0%	927	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IL Danville MSA #19180

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.1%	58	6.5%	0	0.0%	0	0.0%
Low/Moderate Total	1	7.1%	58	6.5%	0	0.0%	0	0.0%
Middle	6	42.9%	98	11.0%	1	50.0%	11	78.6%
Upper	7	50.0%	735	82.5%	1	50.0%	3	21.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1	7.1%	15	1.7%	0	0.0%	0	0.0%
Over \$1 Million	1	7.1%	445	49.9%	0	0.0%	0	0.0%
Not Known	12	85.7%	431	48.4%	2	100.0%	14	100.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	12	85.7%	290	32.5%	2	100.0%	14	100.0%
\$100,001 - \$250,000	1	7.1%	156	17.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.1%	445	49.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>891</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>14</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	100.0%	15	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IL Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	60.0%	88	32.7%	0	0.0%	0	0.0%
Low/Moderate Total	6	60.0%	88	32.7%	0	0.0%	0	0.0%
Middle	2	20.0%	51	19.0%	1	100.0%	65	100.0%
Upper	2	20.0%	130	48.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>269</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1	10.0%	25	9.3%	1	100.0%	65	100.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	9	90.0%	244	90.7%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>269</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	9	90.0%	164	61.0%	1	100.0%	65	100.0%
\$100,001 - \$250,000	1	10.0%	105	39.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>269</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	100.0%	25	100.0%	1	100.0%	65	100.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>65</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Bloomington MSA #14020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	6	5.3%	768	5.8%	0	0.0%	0	0.0%
Moderate	42	37.2%	5,231	39.3%	0	0.0%	0	0.0%
Low/Moderate Total	48	42.5%	5,999	45.0%	0	0.0%	0	0.0%
Middle	23	20.4%	4,367	32.0%	0	0.0%	0	0.0%
Upper	42	37.2%	3,052	22.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	113	100.0%	13,318	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	8	7.1%	1,189	8.9%	0	0.0%	0	0.0%
Over \$1 Million	9	8.0%	1,333	10.0%	0	0.0%	0	0.0%
Not Known	96	85.0%	10,796	81.1%	0	0.0%	0	0.0%
Total	113	100.0%	13,318	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	73	64.6%	2,627	19.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	27	23.9%	3,942	29.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	11.5%	6,749	50.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	113	100.0%	13,318	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	3	37.5%	180	15.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	50.0%	667	56.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	12.5%	342	28.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	1,189	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Columbus MSA #18020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	78	30.2%	13,609	40.1%	2	14.3%	467	38.7%
Low/Moderate Total	78	30.2%	13,609	40.1%	2	14.3%	467	38.7%
Middle	133	51.8%	12,742	37.5%	12	83.7%	740	61.3%
Upper	47	18.2%	7,590	22.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	258	100.0%	33,941	100.0%	14	100.0%	1,207	100.0%
	By Revenue							
Total \$1 Million or Less	12	4.7%	1,245	3.7%	9	64.3%	1,089	90.2%
Over \$1 Million	21	8.1%	5,218	15.4%	0	0.0%	0	0.0%
Not Known	225	87.2%	27,478	81.0%	5	35.7%	118	9.8%
Total	258	100.0%	33,941	100.0%	14	100.0%	1,207	100.0%
	By Loan Size							
\$100,000 or less	171	66.3%	6,026	17.8%	11	78.6%	282	23.4%
\$100,001 - \$250,000	49	19.0%	8,336	24.6%	1	7.1%	200	16.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	38	14.7%	19,579	57.7%	2	14.3%	725	60.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	258	100.0%	33,941	100.0%	14	100.0%	1,207	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	8	66.7%	307	24.7%	6	66.7%	164	15.1%
\$100,001 - \$250,000	3	25.0%	528	42.4%	1	11.1%	200	18.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	410	32.9%	2	22.2%	725	66.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	1,245	100.0%	9	100.0%	1,089	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Gary MD #23844

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	9	1.9%	1,722	3.7%	0	0.0%	0	0.0%
Moderate	38	7.9%	3,746	8.1%	1	14.3%	10	1.3%
Low/Moderate Total	47	9.8%	5,468	11.8%	1	14.3%	10	1.3%
Middle	208	43.2%	21,918	49.3%	6	83.7%	778	98.7%
Upper	226	47.0%	18,145	39.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	481	100.0%	46,531	100.0%	7	100.0%	788	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	29	6.0%	2,977	6.4%	2	28.6%	25	3.2%
Over \$1 Million	32	6.7%	9,116	19.6%	2	28.6%	629	79.8%
Not Known	420	87.3%	34,438	74.0%	3	42.9%	134	17.0%
Total	481	100.0%	46,531	100.0%	7	100.0%	788	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	361	75.1%	11,191	24.1%	4	57.1%	50	6.3%
\$100,001 - \$250,000	72	15.0%	12,263	26.4%	2	28.6%	354	44.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	48	10.0%	23,077	49.6%	1	14.3%	384	48.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	481	100.0%	46,531	100.0%	7	100.0%	788	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	22	75.9%	661	22.2%	2	100.0%	25	100.0%
\$100,001 - \$250,000	4	13.8%	737	24.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	10.3%	1,579	53.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	2,977	100.0%	2	100.0%	25	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 IN Lafayette-West Lafayette #29200

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	12	21.4%	280	14.8%	0	0.0%	0	0.0%
Low/Moderate Total	12	21.4%	280	14.8%	0	0.0%	0	0.0%
Middle	40	71.4%	1,272	67.4%	5	83.3%	153	53.7%
Upper	4	7.1%	336	17.8%	1	16.7%	132	46.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	1,888	100.0%	6	100.0%	285	100.0%
	By Revenue							
Total \$1 Million or Less	5	8.9%	375	19.9%	2	33.3%	192	67.4%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	51	91.1%	1,513	80.1%	4	66.7%	93	32.6%
Total	56	100.0%	1,888	100.0%	6	100.0%	285	100.0%
	By Loan Size							
\$100,000 or less	52	92.9%	1,372	72.7%	5	83.3%	153	53.7%
\$100,001 - \$250,000	4	7.1%	516	27.3%	1	16.7%	132	46.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	1,888	100.0%	6	100.0%	285	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	3	60.0%	95	25.3%	1	50.0%	60	31.3%
\$100,001 - \$250,000	2	40.0%	280	74.7%	1	50.0%	132	68.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	375	100.0%	2	100.0%	192	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	53	13.1%	13,327	20.1%	0	0.0%	0	0.0%
Moderate	54	13.3%	8,407	12.7%	0	0.0%	0	0.0%
Low/Moderate Total	107	26.4%	21,734	32.7%	0	0.0%	0	0.0%
Middle	81	20.0%	18,171	24.4%	0	0.0%	0	0.0%
Upper	215	53.1%	27,312	41.2%	0	0.0%	0	0.0%
Unknown	2	0.5%	1,151	1.7%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	405	100.0%	66,368	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	62	15.3%	16,226	24.4%	0	0.0%	0	0.0%
Over \$1 Million	63	15.6%	23,153	34.9%	0	0.0%	0	0.0%
Not Known	280	69.1%	26,989	40.7%	0	0.0%	0	0.0%
Total	405	100.0%	66,368	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	246	60.7%	8,693	13.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	71	17.5%	11,692	17.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	88	21.7%	45,983	69.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	405	100.0%	66,368	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	23	37.1%	1,024	6.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	16	25.8%	2,860	17.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	37.1%	12,342	76.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	62	100.0%	16,226	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2020 OH Lima MSA #30620

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	9.1%	122	10.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	9.1%	122	10.0%	0	0.0%	0	0.0%
Middle	15	68.2%	945	77.1%	1	100.0%	5	100.0%
Upper	5	22.7%	159	13.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,226	100.0%	1	100.0%	5	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	5	22.7%	718	58.6%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	17	77.3%	508	41.4%	1	100.0%	5	100.0%
Total	22	100.0%	1,226	100.0%	1	100.0%	5	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	19	86.4%	500	40.8%	1	100.0%	5	100.0%
\$100,001 - \$250,000	1	4.5%	112	9.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	9.1%	614	50.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	22	100.0%	1,226	100.0%	1	100.0%	5	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	3	60.0%	104	14.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	40.0%	614	85.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	718	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group : 2019 IL Damville MSA #19180

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	40.0%	67	16.1%
Low/Moderate Total	0	0.0%	0	0.0%	2	40.0%	67	16.1%
Middle	3	60.0%	149	35.9%	1	20.0%	20	4.8%
Upper	2	40.0%	266	64.1%	2	40.0%	328	79.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	415	100.0%	5	100.0%	415	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	25	52.1%
Low/Moderate Total	0	0.0%	0	0.0%	1	33.3%	25	52.1%
Middle	3	100.0%	48	100.0%	1	33.3%	10	20.8%
Upper	0	0.0%	0	0.0%	1	33.3%	13	27.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	48	100.0%	3	100.0%	48	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	41	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	100.0%	41	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	41	100.0%	2	100.0%	41	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	30.0%	92	18.3%
Low/Moderate Total	0	0.0%	0	0.0%	3	30.0%	92	18.3%
Middle	8	80.0%	238	47.2%	2	20.0%	30	6.0%
Upper	2	20.0%	266	52.8%	5	50.0%	382	75.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	504	100.0%	10	100.0%	504	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 IL Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	11.1%	49	6.3%
Moderate	1	11.1%	51	6.6%	1	11.1%	56	7.2%
Low/Moderate Total	1	11.1%	51	6.6%	2	22.2%	105	13.5%
Middle	7	77.8%	621	80.1%	6	66.7%	425	54.8%
Upper	1	11.1%	103	13.3%	1	11.1%	245	31.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	775	100.0%	9	100.0%	775	100.0%
<b>Refinance</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	75.0%	130	87.8%	2	50.0%	85	57.4%
Upper	1	25.0%	18	12.2%	2	50.0%	63	42.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	148	100.0%	4	100.0%	148	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	33.3%	23	39.7%
Moderate	2	66.7%	35	60.3%	1	33.3%	10	17.2%
Low/Moderate Total	2	66.7%	35	60.3%	2	66.7%	33	56.9%
Middle	1	33.3%	23	39.7%	1	33.3%	25	43.1%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	58	100.0%	3	100.0%	58	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	7	29.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	7	29.2%
Middle	2	100.0%	24	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	17	70.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	24	100.0%	2	100.0%	24	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	11.1%	72	7.2%
Moderate	3	16.7%	86	8.6%	3	16.7%	73	7.3%
Low/Moderate Total	3	16.7%	86	8.6%	5	27.8%	145	14.4%
Middle	13	72.2%	798	79.4%	9	50.0%	535	53.2%
Upper	2	11.1%	121	12.0%	4	22.2%	325	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,005	100.0%	18	100.0%	1,005	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 IN Bloomington MSA #14020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	1	5.3%	68	1.1%	0	0.0%	0	0.0%
Moderate	5	26.3%	2,653	44.3%	0	0.0%	0	0.0%
Low/Moderate Total	6	31.6%	2,721	45.4%	0	0.0%	0	0.0%
Middle	5	26.3%	1,281	21.4%	4	21.1%	614	10.3%
Upper	8	42.1%	1,987	33.2%	13	68.4%	4,678	78.1%
Unknown	0	0.0%	0	0.0%	2	10.5%	697	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	5,989	100.0%	19	100.0%	5,989	100.0%
<b>Refinance</b>								
Low	2	9.5%	316	6.3%	2	9.5%	157	3.1%
Moderate	1	4.8%	277	5.6%	0	0.0%	0	0.0%
Low/Moderate Total	3	14.3%	593	11.9%	2	9.5%	157	3.1%
Middle	3	14.3%	1,337	26.8%	2	9.5%	272	5.5%
Upper	15	71.4%	3,059	61.3%	15	71.4%	4,046	81.1%
Unknown	0	0.0%	0	0.0%	2	9.5%	514	10.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	100.0%	4,989	100.0%	21	100.0%	4,989	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	86	16.8%	2	20.0%	90	17.6%
Low/Moderate Total	2	20.0%	86	16.8%	2	20.0%	90	17.6%
Middle	3	30.0%	75	14.7%	4	40.0%	141	27.6%
Upper	5	50.0%	350	68.5%	4	40.0%	280	54.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	511	100.0%	10	100.0%	511	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	2,437	59.2%	0	0.0%	0	0.0%
Low/Moderate Total	1	33.3%	2,437	59.2%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	66.7%	1,678	40.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	4,115	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	4,115	100.0%	3	100.0%	4,115	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	11.8%	714	35.6%	2	11.8%	51	2.5%
Low/Moderate Total	2	11.8%	714	35.6%	2	11.8%	51	2.5%
Middle	6	35.3%	220	11.0%	2	11.8%	130	6.5%
Upper	9	52.9%	1,073	53.5%	11	64.7%	1,771	88.2%
Unknown	0	0.0%	0	0.0%	2	11.8%	55	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	2,007	100.0%	17	100.0%	2,007	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	3	4.3%	384	2.2%	2	2.9%	157	0.9%
Moderate	11	15.7%	6,167	35.0%	4	5.7%	141	0.8%
Low/Moderate Total	14	20.0%	6,551	37.2%	6	8.6%	298	1.7%
Middle	17	24.3%	2,913	16.5%	12	17.1%	1,157	6.6%
Upper	39	55.7%	8,147	46.3%	43	61.4%	10,775	61.2%
Unknown	0	0.0%	0	0.0%	9	12.9%	5,381	30.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	70	100.0%	17,611	100.0%	70	100.0%	17,611	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2019 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	7	6.6%	671	3.3%
Moderate	9	8.5%	1,162	5.7%	18	17.0%	2,572	12.5%
Low/Moderate Total	9	8.5%	1,162	5.7%	25	23.6%	3,243	15.8%
Middle	65	61.3%	11,194	54.6%	33	31.1%	5,721	27.9%
Upper	32	30.2%	8,151	39.7%	47	44.3%	11,445	55.8%
Unknown	0	0.0%	0	0.0%	1	0.9%	98	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	106	100.0%	20,507	100.0%	106	100.0%	20,507	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	9	10.3%	539	3.4%
Moderate	4	4.6%	561	3.3%	9	10.3%	979	6.1%
Low/Moderate Total	4	4.6%	561	3.3%	18	20.7%	1,518	9.5%
Middle	43	49.4%	6,057	37.8%	21	24.1%	2,930	18.3%
Upper	40	46.0%	9,394	58.7%	46	52.9%	11,099	69.3%
Unknown	0	0.0%	0	0.0%	2	2.3%	465	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	16,012	100.0%	87	100.0%	16,012	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	4.2%	45	2.9%
Moderate	3	12.5%	105	6.7%	5	20.8%	120	7.7%
Low/Moderate Total	3	12.5%	105	6.7%	6	25.0%	165	10.3%
Middle	13	54.2%	835	53.4%	6	25.0%	170	10.9%
Upper	8	33.3%	625	39.9%	11	45.8%	1,205	77.0%
Unknown	0	0.0%	0	0.0%	1	4.2%	25	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,565	100.0%	24	100.0%	1,565	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	268	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	100.0%	268	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	268	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	268	100.0%	1	100.0%	268	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	5	10.2%	232	5.7%
Moderate	7	14.3%	362	8.8%	7	14.3%	236	5.8%
Low/Moderate Total	7	14.3%	362	8.8%	12	24.5%	468	11.4%
Middle	24	49.0%	1,094	26.7%	12	24.5%	402	9.8%
Upper	18	36.7%	2,638	64.4%	21	42.9%	2,877	70.3%
Unknown	0	0.0%	0	0.0%	4	8.2%	347	8.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	49	100.0%	4,094	100.0%	49	100.0%	4,094	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	80.0%	202	79.2%	1	20.0%	20	7.8%
Upper	1	20.0%	53	20.8%	4	80.0%	235	92.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	255	100.0%	5	100.0%	255	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	22	8.1%	1,487	3.5%
Moderate	24	8.8%	2,458	5.8%	39	14.3%	3,907	9.1%
Low/Moderate Total	24	8.8%	2,458	5.8%	61	22.4%	5,394	12.6%
Middle	149	54.8%	19,382	45.4%	73	26.8%	9,243	21.6%
Upper	99	36.4%	20,861	48.9%	129	47.4%	26,861	62.9%
Unknown	0	0.0%	0	0.0%	9	3.3%	1,203	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	272	100.0%	42,701	100.0%	272	100.0%	42,701	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2019 IN Gary MD #23844

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	15	16.0%	1,520	8.6%
Moderate	7	7.4%	605	3.4%	23	24.5%	3,215	18.1%
Low/Moderate Total	7	7.4%	605	3.4%	38	40.4%	4,735	26.7%
Middle	33	35.1%	5,381	30.4%	22	23.4%	4,183	23.6%
Upper	54	57.4%	11,743	66.2%	34	36.2%	8,811	49.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	94	100.0%	17,729	100.0%	94	100.0%	17,729	100.0%
<b>Re Finance</b>								
Low	1	0.5%	63	0.2%	26	11.9%	1,396	4.8%
Moderate	16	7.3%	740	2.6%	36	16.4%	2,817	9.8%
Low/Moderate Total	17	7.8%	803	2.8%	62	28.3%	4,213	14.6%
Middle	78	35.6%	9,381	32.5%	54	24.7%	5,432	18.8%
Upper	124	56.6%	18,639	64.7%	91	41.6%	14,394	49.9%
Unknown	0	0.0%	0	0.0%	12	5.5%	4,784	16.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	219	100.0%	28,823	100.0%	219	100.0%	28,823	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	7	13.0%	145	3.5%
Moderate	2	3.7%	30	0.7%	10	18.5%	360	8.6%
Low/Moderate Total	2	3.7%	30	0.7%	17	31.5%	505	12.1%
Middle	25	46.3%	2,090	49.9%	13	24.1%	639	15.3%
Upper	27	50.0%	2,068	49.4%	24	44.4%	3,044	72.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	54	100.0%	4,188	100.0%	54	100.0%	4,188	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	80	50.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	80	50.0%	0	0.0%	0	0.0%
Middle	1	50.0%	80	50.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	80	50.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	80	50.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	160	100.0%	2	100.0%	160	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	10	9.1%	252	4.1%
Moderate	8	7.3%	214	3.5%	14	12.7%	671	10.9%
Low/Moderate Total	8	7.3%	214	3.5%	24	21.8%	923	15.0%
Middle	46	41.8%	2,474	40.2%	29	26.4%	1,673	27.2%
Upper	56	50.9%	3,470	56.3%	54	49.1%	3,396	55.1%
Unknown	0	0.0%	0	0.0%	3	2.7%	166	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	110	100.0%	6,158	100.0%	110	100.0%	6,158	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	14.3%	15	5.5%
Moderate	3	42.9%	74	27.0%	1	14.3%	20	7.3%
Low/Moderate Total	3	42.9%	74	27.0%	2	28.6%	35	12.8%
Middle	1	14.3%	23	8.4%	3	42.9%	122	44.5%
Upper	3	42.9%	177	64.6%	2	28.6%	117	42.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	274	100.0%	7	100.0%	274	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Total</b>								
Low	1	0.2%	63	0.1%	59	12.1%	3,328	5.8%
Moderate	37	7.6%	1,743	3.0%	84	17.3%	7,083	12.4%
Low/Moderate Total	38	7.8%	1,806	3.2%	143	29.4%	10,411	18.2%
Middle	184	37.9%	19,429	33.9%	121	24.9%	12,049	21.0%
Upper	264	54.3%	36,097	63.0%	206	42.4%	29,842	52.1%
Unknown	0	0.0%	0	0.0%	16	3.3%	5,030	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	486	100.0%	57,332	100.0%	486	100.0%	57,332	100.0%

\*Information based on 2015 A CS data

HMDA Loan Distribution Table

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2019 IN Lafayette-West Lafayette #29200

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	3	14.3%	337	11.8%
Moderate	3	14.3%	136	4.7%	3	14.3%	220	7.7%
Low/Moderate Total	3	14.3%	136	4.7%	6	28.6%	557	19.4%
Middle	12	57.1%	1,750	61.1%	7	33.3%	959	33.5%
Upper	6	28.6%	980	34.2%	8	38.1%	1,350	47.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	100.0%	2,866	100.0%	21	100.0%	2,866	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	4	10.3%	198	4.8%
Moderate	3	7.7%	192	4.6%	6	15.4%	484	11.7%
Low/Moderate Total	3	7.7%	192	4.6%	10	25.6%	682	16.5%
Middle	29	74.4%	2,221	53.6%	11	28.2%	904	21.8%
Upper	7	17.9%	1,727	41.7%	17	43.6%	2,529	61.1%
Unknown	0	0.0%	0	0.0%	1	2.6%	25	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	4,140	100.0%	39	100.0%	4,140	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	3	15.0%	84	9.1%
Moderate	2	10.0%	68	7.4%	5	25.0%	119	12.9%
Low/Moderate Total	2	10.0%	68	7.4%	8	40.0%	203	22.1%
Middle	17	85.0%	842	91.5%	5	25.0%	237	25.8%
Upper	1	5.0%	10	1.1%	7	35.0%	480	52.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	920	100.0%	20	100.0%	920	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	100.0%	830	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	830	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	830	100.0%	2	100.0%	830	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	7.7%	25	3.9%
Moderate	2	15.4%	40	6.3%	3	23.1%	189	29.6%
Low/Moderate Total	2	15.4%	40	6.3%	4	30.8%	214	33.5%
Middle	10	76.9%	574	89.8%	2	15.4%	64	10.0%
Upper	1	7.7%	25	3.9%	5	38.5%	209	32.7%
Unknown	0	0.0%	0	0.0%	2	15.4%	152	23.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	639	100.0%	13	100.0%	639	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	136	76.4%
Low/Moderate Total	0	0.0%	0	0.0%	2	66.7%	136	76.4%
Middle	3	100.0%	178	100.0%	1	33.3%	42	23.6%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	178	100.0%	3	100.0%	178	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	11	11.2%	644	6.7%
Moderate	10	10.2%	436	4.6%	19	19.4%	1,148	12.0%
Low/Moderate Total	10	10.2%	436	4.6%	30	30.6%	1,792	18.7%
Middle	71	72.4%	5,565	58.1%	26	26.5%	2,206	23.0%
Upper	17	17.3%	3,572	37.3%	37	37.8%	4,568	47.7%
Unknown	0	0.0%	0	0.0%	5	5.1%	1,007	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	98	100.0%	9,573	100.0%	98	100.0%	9,573	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 L ending Data

Assessment Area/Group : 2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	54	11.3%	8,359	7.3%	44	9.2%	4,574	4.0%
Moderate	107	22.5%	13,862	12.0%	109	22.9%	16,019	13.9%
Low/Moderate Total	161	33.8%	22,221	19.3%	153	32.1%	20,593	17.9%
Middle	114	23.9%	25,223	20.2%	89	18.7%	17,245	15.0%
Upper	201	42.2%	69,632	60.5%	234	49.2%	77,238	67.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	476	100.0%	115,076	100.0%	476	100.0%	115,076	100.0%
<b>Refinance</b>								
Low	18	7.6%	3,341	5.7%	2	0.8%	173	0.3%
Moderate	20	8.5%	1,894	3.2%	14	5.9%	1,864	3.2%
Low/Moderate Total	38	16.1%	5,235	8.9%	16	6.8%	2,037	3.5%
Middle	35	14.8%	5,373	9.1%	44	18.6%	7,287	12.4%
Upper	163	69.1%	48,277	82.0%	156	66.1%	46,494	79.0%
Unknown	0	0.0%	0	0.0%	20	8.5%	3,067	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	236	100.0%	58,885	100.0%	236	100.0%	58,885	100.0%
<b>Home Improvement</b>								
Low	1	2.1%	257	4.6%	0	0.0%	0	0.0%
Moderate	5	10.6%	896	16.0%	6	12.8%	269	4.8%
Low/Moderate Total	6	12.8%	1,153	20.6%	6	12.8%	269	4.8%
Middle	13	27.7%	723	12.9%	11	23.4%	842	15.0%
Upper	28	59.6%	3,728	66.5%	27	57.4%	4,286	76.5%
Unknown	0	0.0%	0	0.0%	3	6.4%	207	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47	100.0%	5,604	100.0%	47	100.0%	5,604	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	11.1%	7,590	10.1%	0	0.0%	0	0.0%
Low/Moderate Total	2	11.1%	7,590	10.1%	0	0.0%	0	0.0%
Middle	10	55.6%	28,924	38.3%	0	0.0%	0	0.0%
Upper	6	33.3%	38,942	51.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	18	100.0%	75,456	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	75,456	100.0%	18	100.0%	75,456	100.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	73	9.4%	11,957	4.7%	46	5.9%	4,747	1.9%
Moderate	134	17.2%	24,242	9.5%	129	16.6%	18,152	7.1%
Low/Moderate Total	207	26.6%	36,199	14.2%	175	22.5%	22,899	9.0%
Middle	172	22.1%	58,243	22.8%	144	18.5%	25,374	9.9%
Upper	398	51.2%	160,579	63.0%	417	53.7%	128,018	50.2%
Unknown	0	0.0%	0	0.0%	41	5.3%	78,730	30.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	777	100.0%	255,021	100.0%	777	100.0%	255,021	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2019 OH Lima MSA #30620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	125	53.9%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	125	53.9%
Middle	1	50.0%	107	46.1%	1	50.0%	107	46.1%
Upper	1	50.0%	125	53.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	232	100.0%	2	100.0%	232	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	12.5%	29	4.1%
Low/Moderate Total	0	0.0%	0	0.0%	1	12.5%	29	4.1%
Middle	4	50.0%	364	51.7%	0	0.0%	0	0.0%
Upper	4	50.0%	340	48.3%	3	37.5%	522	74.1%
Unknown	0	0.0%	0	0.0%	4	50.0%	153	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	704	100.0%	8	100.0%	704	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	100	83.3%	1	50.0%	20	16.7%
Upper	1	50.0%	20	16.7%	1	50.0%	100	83.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	120	100.0%	2	100.0%	120	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	70	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	50.0%	55	78.6%
Unknown	0	0.0%	0	0.0%	1	50.0%	15	21.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	70	100.0%	2	100.0%	70	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals:</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	14.3%	154	13.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	14.3%	154	13.7%
Middle	8	57.1%	641	56.9%	2	14.3%	127	11.3%
Upper	6	42.9%	485	43.1%	5	35.7%	677	60.1%
Unknown	0	0.0%	0	0.0%	5	35.7%	168	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	1,126	100.0%	14	100.0%	1,126	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IL Danville MSA #19180

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	254	19.0%	3	75.0%	395	93.7%
Upper	3	75.0%	1,080	81.0%	1	25.0%	40	6.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1,334</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	2	50.0%	263	19.7%	4	100.0%	635	100.0%
Over \$1 Million	2	50.0%	1,071	80.3%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1,334</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	1	25.0%	9	0.7%	1	25.0%	40	6.3%
\$100,001 - \$250,000	0	0.0%	0	0.0%	3	75.0%	595	93.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	75.0%	1,325	99.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1,334</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	1	50.0%	9	3.4%	1	25.0%	40	6.3%
\$100,001 - \$250,000	0	0.0%	0	0.0%	3	75.0%	595	93.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	254	96.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>263</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>635</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IL Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	25.0%	110	54.5%	1	100.0%	120	100.0%
Upper	3	75.0%	92	45.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	202	100.0%	1	100.0%	120	100.0%
	By Revenue							
Total \$1 Million or Less	3	75.0%	92	45.5%	0	0.0%	0	0.0%
Over \$1 Million	1	25.0%	110	54.5%	1	100.0%	120	100.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	202	100.0%	1	100.0%	120	100.0%
	By Loan Size							
\$100,000 or less	3	75.0%	92	45.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	25.0%	110	54.5%	1	100.0%	120	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	202	100.0%	1	100.0%	120	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	3	100.0%	92	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	92	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IN Bloomington MSA #14020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	7	12.1%	1,552	11.8%	0	0.0%	0	0.0%
Moderate	17	29.3%	3,960	30.0%	0	0.0%	0	0.0%
Low/Moderate Total	24	41.4%	5,512	41.8%	0	0.0%	0	0.0%
Middle	18	27.6%	4,577	34.7%	0	0.0%	0	0.0%
Upper	18	31.0%	3,111	23.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	13,200	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	13	22.4%	1,092	8.3%	0	0.0%	0	0.0%
Over \$1 Million	44	75.9%	12,058	91.3%	0	0.0%	0	0.0%
Not Known	1	1.7%	50	0.4%	0	0.0%	0	0.0%
Total	58	100.0%	13,200	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	25	43.1%	1,423	10.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	24.1%	2,555	19.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	32.8%	9,222	69.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	13,200	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	11	84.6%	556	50.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.7%	200	18.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.7%	336	30.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	13	100.0%	1,092	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IN Columbus MSA #18020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	31	37.8%	6,305	30.7%	3	33.3%	1,025	47.3%
Low/Moderate Total	31	37.8%	6,305	30.7%	3	33.3%	1,025	47.3%
Middle	37	45.1%	10,030	48.9%	4	44.4%	373	40.3%
Upper	14	17.1%	4,194	20.4%	2	22.2%	270	12.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>20,529</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>2,168</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	30	36.6%	4,233	20.6%	9	100.0%	2,168	100.0%
Over \$1 Million	51	62.2%	15,963	77.8%	0	0.0%	0	0.0%
Not Known	1	1.2%	333	1.6%	0	0.0%	0	0.0%
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>20,529</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>2,168</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	32	39.0%	1,266	6.2%	2	22.2%	166	7.7%
\$100,001 - \$250,000	24	29.3%	4,084	19.9%	4	44.4%	777	35.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	31.7%	15,179	73.9%	3	33.3%	1,225	56.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>82</b>	<b>100.0%</b>	<b>20,529</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>2,168</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	19	63.3%	555	13.1%	2	22.2%	166	7.7%
\$100,001 - \$250,000	8	26.7%	1,358	32.1%	4	44.4%	777	35.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	10.0%	2,320	54.8%	3	33.3%	1,225	56.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>4,233</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>2,168</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IN Gary MD #23844

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	5	2.7%	1,913	5.2%	0	0.0%	0	0.0%
Moderate	17	9.3%	2,097	5.7%	1	12.5%	300	15.5%
Low/Moderate Total	22	12.0%	4,010	11.0%	1	12.5%	300	15.5%
Middle	91	49.7%	19,188	52.5%	7	87.5%	1,633	84.5%
Upper	70	38.3%	13,336	36.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>183</b>	<b>100.0%</b>	<b>36,534</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,933</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	110	60.1%	14,045	38.4%	3	37.5%	883	45.7%
Over \$1 Million	72	39.3%	22,164	60.7%	5	62.5%	1,050	54.3%
Not Known	1	0.5%	325	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>183</b>	<b>100.0%</b>	<b>36,534</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,933</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	95	51.9%	3,747	10.3%	2	25.0%	150	7.8%
\$100,001 - \$250,000	37	20.2%	7,105	19.4%	2	25.0%	330	17.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	51	27.9%	25,682	70.3%	4	50.0%	1,453	75.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>183</b>	<b>100.0%</b>	<b>36,534</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,933</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	74	67.3%	2,592	18.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	18	16.4%	3,210	22.9%	1	33.3%	130	14.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	16.4%	8,243	58.7%	2	66.7%	753	85.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>110</b>	<b>100.0%</b>	<b>14,045</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>883</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 IN Lafayette-West Lafayette #29200

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	27.8%	955	39.6%	0	0.0%	0	0.0%
Low/Moderate Total	5	27.8%	955	39.6%	0	0.0%	0	0.0%
Middle	9	50.0%	449	18.6%	4	80.0%	302	78.2%
Upper	4	22.2%	1,006	41.7%	1	20.0%	84	21.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,410	100.0%	5	100.0%	386	100.0%
	By Revenue							
Total \$1 Million or Less	10	55.6%	720	29.9%	5	100.0%	386	100.0%
Over \$1 Million	8	44.4%	1,690	70.1%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,410	100.0%	5	100.0%	386	100.0%
	By Loan Size							
\$100,000 or less	11	61.1%	414	17.2%	4	80.0%	166	43.0%
\$100,001 - \$250,000	4	22.2%	745	30.9%	1	20.0%	220	57.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	16.7%	1,251	51.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	2,410	100.0%	5	100.0%	386	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	8	80.0%	239	33.2%	4	80.0%	166	43.0%
\$100,001 - \$250,000	1	10.0%	150	20.8%	1	20.0%	220	57.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	10.0%	331	46.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	720	100.0%	5	100.0%	386	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2019 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	32	19.6%	7,555	17.0%	0	0.0%	0	0.0%
Moderate	25	15.3%	7,149	16.1%	0	0.0%	0	0.0%
Low/Moderate Total	57	35.0%	14,704	33.1%	0	0.0%	0	0.0%
Middle	33	20.5%	9,441	21.3%	0	0.0%	0	0.0%
Upper	70	42.9%	17,848	40.2%	0	0.0%	0	0.0%
Unknown	3	1.8%	2,410	5.4%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	163	100.0%	44,403	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	64	39.3%	15,383	34.6%	0	0.0%	0	0.0%
Over \$1 Million	95	58.3%	28,720	64.7%	0	0.0%	0	0.0%
Not Known	4	2.5%	300	0.7%	0	0.0%	0	0.0%
Total	163	100.0%	44,403	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	60	36.8%	3,395	7.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	41	25.2%	7,880	17.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	62	38.0%	33,128	74.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	163	100.0%	44,403	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	28	43.8%	1,286	8.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	13	20.3%	2,239	14.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	35.9%	11,858	77.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	64	100.0%	15,383	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group: 2019 OH Lima MSA #30620

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	449	100.0%	0	0.0%	0	0.0%
Low/Moderate Total	2	100.0%	449	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	100.0%	52	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	1	50.0%	399	88.9%	1	100.0%	52	100.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	50.0%	50	11.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	1	50.0%	50	11.1%	1	100.0%	52	100.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	50.0%	399	88.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>449</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	0	0.0%	0	0.0%	1	100.0%	52	100.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	100.0%	399	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>399</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>52</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2018 IL Danville MSA #19180

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	50.0%	60	55.6%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	60	55.6%
Middle	1	50.0%	48	44.4%	0	0.0%	0	0.0%
Upper	1	50.0%	60	55.6%	1	50.0%	48	44.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	108	100.0%	2	100.0%	108	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	25.0%	27	12.3%
Moderate	0	0.0%	0	0.0%	1	25.0%	88	40.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	50.0%	115	52.3%
Middle	3	75.0%	132	60.0%	1	25.0%	39	17.7%
Upper	1	25.0%	88	40.0%	1	25.0%	66	30.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	220	100.0%	4	100.0%	220	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	50.0%	50	56.8%	0	0.0%	0	0.0%
Upper	2	50.0%	38	43.2%	4	100.0%	88	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	88	100.0%	4	100.0%	88	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	30	100.0%	1	100.0%	30	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	30	100.0%	1	100.0%	30	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	49	25.9%
Low/Moderate Total	0	0.0%	0	0.0%	1	25.0%	49	25.9%
Middle	4	100.0%	189	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	3	75.0%	140	74.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	189	100.0%	4	100.0%	189	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	2	13.3%	87	13.7%
Moderate	0	0.0%	0	0.0%	2	13.3%	137	21.6%
Low/Moderate Total	0	0.0%	0	0.0%	4	26.7%	224	35.3%
Middle	11	73.3%	449	70.7%	2	13.3%	69	10.9%
Upper	4	26.7%	186	29.3%	9	60.0%	342	53.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	15	100.0%	635	100.0%	15	100.0%	635	100.0%

\*Information based on 2015 ACS data

HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 IL Nonmetropolitan

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	44.4%	189	31.9%
Moderate	2	22.2%	105	17.7%	4	44.4%	329	55.5%
Low/Moderate Total	2	22.2%	105	17.7%	8	88.9%	518	87.4%
Middle	7	77.8%	488	82.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	11.1%	75	12.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	593	100.0%	9	100.0%	593	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	14.3%	40	7.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	14.3%	40	7.4%
Middle	3	42.9%	259	48.1%	3	42.9%	169	31.4%
Upper	4	57.1%	279	51.9%	3	42.9%	329	61.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	538	100.0%	7	100.0%	538	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	13	14.8%	3	75.0%	38	43.2%
Low/Moderate Total	1	25.0%	13	14.8%	3	75.0%	38	43.2%
Middle	2	50.0%	62	70.5%	1	25.0%	50	56.8%
Upper	1	25.0%	13	14.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	88	100.0%	4	100.0%	88	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	45	81.8%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	45	81.8%
Middle	1	50.0%	45	81.8%	1	50.0%	10	18.2%
Upper	1	50.0%	10	18.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	55	100.0%	2	100.0%	55	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	20.0%	41	20.8%
Moderate	1	20.0%	11	5.6%	2	40.0%	51	25.9%
Low/Moderate Total	1	20.0%	11	5.6%	3	60.0%	92	46.7%
Middle	3	60.0%	146	74.1%	0	0.0%	0	0.0%
Upper	1	20.0%	40	20.3%	1	20.0%	76	38.6%
Unknown	0	0.0%	0	0.0%	1	20.0%	29	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	197	100.0%	5	100.0%	197	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	5	18.5%	230	15.6%
Moderate	4	14.8%	129	8.8%	11	40.7%	503	34.2%
Low/Moderate Total	4	14.8%	129	8.8%	16	59.3%	733	49.8%
Middle	16	59.3%	1,000	68.0%	5	18.5%	229	15.6%
Upper	7	25.9%	342	23.2%	5	18.5%	480	32.6%
Unknown	0	0.0%	0	0.0%	1	3.7%	29	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	1,471	100.0%	27	100.0%	1,471	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 IN Bloomington MSA #14020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	2	9.5%	224	6.2%	2	9.5%	178	4.9%
Moderate	4	19.0%	833	23.0%	4	19.0%	523	14.5%
Low/Moderate Total	6	28.6%	1,057	29.2%	6	28.6%	701	19.4%
Middle	7	33.3%	889	24.6%	3	14.3%	577	16.0%
Upper	8	38.1%	1,609	46.2%	9	42.9%	1,539	42.6%
Unknown	0	0.0%	0	0.0%	3	14.3%	798	22.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	21	100.0%	3,615	100.0%	21	100.0%	3,615	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	5.0%	13	0.3%
Moderate	2	10.0%	221	4.8%	1	5.0%	50	1.1%
Low/Moderate Total	2	10.0%	221	4.8%	2	10.0%	63	1.4%
Middle	5	25.0%	840	18.3%	0	0.0%	0	0.0%
Upper	13	65.0%	3,525	76.9%	14	70.0%	4,004	87.3%
Unknown	0	0.0%	0	0.0%	4	20.0%	519	11.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	4,586	100.0%	20	100.0%	4,586	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	5.9%	45	2.5%	3	17.6%	59	3.3%
Low/Moderate Total	1	5.9%	45	2.5%	3	17.6%	59	3.3%
Middle	4	23.5%	281	15.6%	2	11.8%	65	3.6%
Upper	12	70.6%	1,473	81.9%	11	64.7%	1,649	91.7%
Unknown	0	0.0%	0	0.0%	1	5.9%	26	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	17	100.0%	1,799	100.0%	17	100.0%	1,799	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	3,080	31.3%	0	0.0%	0	0.0%
Low/Moderate Total	1	50.0%	3,080	31.3%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	6,750	68.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	9,830	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	9,830	100.0%	2	100.0%	9,830	100.0%
<b>Other Purpose LOC</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose Close/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	2	3.3%	224	1.1%	3	5.0%	191	1.0%
Moderate	8	13.3%	4,179	21.1%	8	13.3%	632	3.2%
Low/Moderate Total	10	16.7%	4,403	22.2%	11	18.3%	823	4.2%
Middle	16	26.7%	2,010	10.1%	5	8.3%	642	3.2%
Upper	34	56.7%	13,417	67.7%	34	56.7%	7,192	36.3%
Unknown	0	0.0%	0	0.0%	10	16.7%	11,173	56.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	19,830	100.0%	60	100.0%	19,830	100.0%

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	15	10.9%	1,163	5.0%
Moderate	17	12.4%	1,446	6.2%	27	19.7%	2,872	12.3%
Low/Moderate Total	17	12.4%	1,446	6.2%	42	30.7%	4,035	17.2%
Middle	85	62.0%	13,204	56.4%	38	27.7%	6,035	25.8%
Upper	35	25.5%	8,775	37.5%	56	40.9%	12,883	55.0%
Unknown	0	0.0%	0	0.0%	1	0.7%	472	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>23,425</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>23,425</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	9	11.8%	690	6.5%
Moderate	8	10.5%	819	7.7%	13	17.1%	1,090	10.2%
Low/Moderate Total	8	10.5%	819	7.7%	22	28.9%	1,780	16.7%
Middle	40	52.6%	4,810	45.2%	10	13.2%	1,041	9.8%
Upper	28	36.8%	5,009	47.1%	37	48.7%	6,864	64.5%
Unknown	0	0.0%	0	0.0%	7	9.2%	953	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>76</b>	<b>100.0%</b>	<b>10,638</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>	<b>10,638</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	4.5%	75	2.1%
Moderate	4	9.1%	184	5.1%	9	20.5%	406	11.2%
Low/Moderate Total	4	9.1%	184	5.1%	11	25.0%	481	13.3%
Middle	20	45.5%	1,377	38.1%	10	22.7%	833	23.0%
Upper	20	45.5%	2,053	56.8%	20	45.5%	2,129	58.9%
Unknown	0	0.0%	0	0.0%	3	6.8%	171	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>3,614</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>3,614</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	25	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	25	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	5	12.5%	345	14.0%
Moderate	13	32.5%	712	28.9%	7	17.5%	278	11.3%
Low/Moderate Total	13	32.5%	712	28.9%	12	30.0%	623	25.3%
Middle	17	42.5%	918	37.2%	7	17.5%	260	10.5%
Upper	10	25.0%	836	33.9%	21	52.5%	1,583	64.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>2,466</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>2,466</b>	<b>100.0%</b>
<b>Other Purpose Close/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	29	54.7%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	29	54.7%
Middle	1	50.0%	29	54.7%	0	0.0%	0	0.0%
Upper	1	50.0%	24	45.3%	1	50.0%	24	45.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>53</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	31	10.3%	2,273	5.7%
Moderate	42	14.0%	3,161	7.9%	57	19.0%	4,675	11.6%
Low/Moderate Total	42	14.0%	3,161	7.9%	88	29.3%	6,948	17.3%
Middle	164	54.7%	20,363	50.6%	65	21.7%	8,169	20.3%
Upper	94	31.3%	16,697	41.5%	135	45.0%	23,483	58.4%
Unknown	0	0.0%	0	0.0%	12	4.0%	1,621	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>300</b>	<b>100.0%</b>	<b>40,221</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>	<b>40,221</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group :2018 IN Gary MD #23844

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	10	13.3%	751	6.0%
Moderate	2	2.7%	136	1.1%	16	21.3%	1,934	15.4%
Low/Moderate Total	2	2.7%	136	1.1%	26	34.7%	2,685	21.4%
Middle	32	42.7%	4,517	35.9%	29	38.7%	4,429	35.2%
Upper	41	54.7%	7,923	63.0%	19	25.3%	5,063	40.3%
Unknown	0	0.0%	0	0.0%	1	1.3%	399	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	12,576	100.0%	75	100.0%	12,576	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	16	11.9%	954	7.5%
Moderate	9	6.7%	488	3.8%	31	23.0%	1,920	15.1%
Low/Moderate Total	9	6.7%	488	3.8%	47	34.8%	2,874	22.6%
Middle	56	41.5%	4,741	37.3%	24	17.8%	2,231	17.5%
Upper	70	51.9%	7,484	58.9%	58	43.0%	7,225	56.8%
Unknown	0	0.0%	0	0.0%	6	4.4%	383	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	135	100.0%	12,713	100.0%	135	100.0%	12,713	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	6	7.8%	143	2.5%
Moderate	3	3.9%	75	1.3%	9	11.7%	417	7.2%
Low/Moderate Total	3	3.9%	75	1.3%	15	19.3%	560	9.7%
Middle	30	39.0%	2,598	45.1%	21	27.3%	919	16.0%
Upper	44	57.1%	3,086	53.6%	40	51.9%	4,245	73.7%
Unknown	0	0.0%	0	0.0%	1	1.3%	35	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	77	100.0%	5,759	100.0%	77	100.0%	5,759	100.0%
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	74	9.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	25.0%	74	9.0%	0	0.0%	0	0.0%
Middle	3	75.0%	747	91.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	821	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	821	100.0%	4	100.0%	821	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	1.9%	13	0.3%
Moderate	1	1.9%	40	1.0%	12	22.2%	388	10.0%
Low/Moderate Total	1	1.9%	40	1.0%	13	24.1%	401	10.4%
Middle	16	29.6%	574	14.8%	7	13.0%	627	16.2%
Upper	37	68.5%	3,257	84.1%	32	59.3%	2,726	70.4%
Unknown	0	0.0%	0	0.0%	2	3.7%	117	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	54	100.0%	3,871	100.0%	54	100.0%	3,871	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	2	16.7%	46	8.5%
Moderate	3	25.0%	162	29.9%	3	25.0%	130	24.0%
Low/Moderate Total	3	25.0%	162	29.9%	5	41.7%	176	32.5%
Middle	8	66.7%	325	60.1%	5	41.7%	285	52.7%
Upper	1	8.3%	54	10.0%	2	16.7%	80	14.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	541	100.0%	12	100.0%	541	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	35	9.8%	1,907	5.3%
Moderate	19	5.3%	975	2.7%	71	19.9%	4,789	13.2%
Low/Moderate Total	19	5.3%	975	2.7%	106	29.7%	6,696	18.5%
Middle	145	40.6%	13,502	37.2%	86	24.1%	8,491	23.4%
Upper	193	54.1%	21,804	60.1%	151	42.3%	19,339	53.3%
Unknown	0	0.0%	0	0.0%	14	3.9%	1,755	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	357	100.0%	36,281	100.0%	357	100.0%	36,281	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 L ending Data

Assessment Area/Group :2018 IN Lafayette-West Lafayette MSA #29200

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	1	14.3%	100	10.2%
Moderate	1	14.3%	75	7.6%	2	28.6%	195	19.8%
Low/Moderate Total	1	14.3%	75	7.6%	3	42.9%	295	29.9%
Middle	5	71.4%	838	85.1%	2	28.6%	151	15.3%
Upper	1	14.3%	72	7.3%	2	28.6%	539	54.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	985	100.0%	7	100.0%	985	100.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	5	12.8%	267	9.4%
Moderate	4	10.3%	185	6.5%	8	20.5%	337	11.8%
Low/Moderate Total	4	10.3%	185	6.5%	13	33.3%	604	21.2%
Middle	27	69.2%	1,876	65.7%	10	25.6%	738	25.9%
Upper	7	17.9%	680	23.8%	14	35.9%	1,342	47.0%
Unknown	1	2.6%	113	4.0%	2	5.1%	170	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	39	100.0%	2,854	100.0%	39	100.0%	2,854	100.0%
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.1%	34	3.6%	4	28.6%	389	40.8%
Low/Moderate Total	1	7.1%	34	3.6%	4	28.6%	389	40.8%
Middle	12	85.7%	895	93.8%	4	28.6%	402	42.1%
Upper	1	7.1%	25	2.6%	6	42.9%	163	17.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	954	100.0%	14	100.0%	954	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	419	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	419	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	419	100.0%	1	100.0%	419	100.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	14.3%	40	11.5%
Moderate	1	14.3%	80	23.0%	1	14.3%	50	14.4%
Low/Moderate Total	1	14.3%	80	23.0%	2	28.6%	90	25.9%
Middle	4	57.1%	178	51.1%	0	0.0%	0	0.0%
Upper	2	28.6%	90	25.9%	3	42.9%	128	36.8%
Unknown	0	0.0%	0	0.0%	2	28.6%	130	37.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	348	100.0%	7	100.0%	348	100.0%
<b>Other Purpose Closed Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	64	100.0%	1	100.0%	64	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	64	100.0%	1	100.0%	64	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	7	10.1%	407	7.2%
Moderate	7	10.1%	374	6.7%	15	21.7%	971	17.3%
Low/Moderate Total	7	10.1%	374	6.7%	22	31.9%	1,378	24.5%
Middle	49	71.0%	3,851	68.3%	17	24.6%	1,355	24.1%
Upper	12	17.4%	1,286	22.9%	25	36.2%	2,172	38.6%
Unknown	1	1.4%	113	2.0%	5	7.2%	719	12.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	5,624	100.0%	69	100.0%	5,624	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area Group : 2018 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	30	7.4%	3,920	4.3%	30	7.4%	3,006	3.3%
Moderate	67	16.6%	10,023	10.9%	81	20.1%	11,649	12.6%
Low/Moderate Total	97	24.1%	13,943	15.1%	111	27.5%	14,655	15.9%
Middle	95	23.6%	16,313	17.7%	71	17.6%	12,862	14.0%
Upper	210	52.1%	61,539	66.8%	215	53.3%	63,865	69.3%
Unknown	1	0.2%	298	0.3%	6	1.5%	711	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	403	100.0%	92,093	100.0%	403	100.0%	92,093	100.0%
<b>Refinance</b>								
Low	9	5.1%	992	3.3%	3	1.7%	265	0.9%
Moderate	27	15.4%	2,578	8.6%	15	8.6%	1,539	5.1%
Low/Moderate Total	36	20.6%	3,570	11.9%	18	10.3%	1,804	6.0%
Middle	18	10.3%	2,502	8.4%	29	16.6%	3,893	13.0%
Upper	121	69.1%	23,854	79.7%	115	65.7%	22,216	74.2%
Unknown	0	0.0%	0	0.0%	13	7.4%	2,013	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	175	100.0%	29,926	100.0%	175	100.0%	29,926	100.0%
<b>Home Improvement</b>								
Low	1	1.8%	233	2.0%	1	1.8%	19	0.2%
Moderate	3	5.4%	180	1.5%	3	5.4%	167	1.4%
Low/Moderate Total	4	7.1%	413	3.5%	4	7.1%	186	1.6%
Middle	11	19.6%	1,180	10.1%	8	14.3%	623	5.3%
Upper	41	73.2%	10,142	86.4%	43	76.8%	10,911	93.0%
Unknown	0	0.0%	0	0.0%	1	1.8%	15	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	11,735	100.0%	56	100.0%	11,735	100.0%
<b>Multi-Family</b>								
Low	1	16.7%	830	5.9%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	16.7%	830	5.9%	0	0.0%	0	0.0%
Middle	5	83.3%	13,241	94.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	14,071	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	14,071	100.0%	6	100.0%	14,071	100.0%
<b>Other Purpose LOC</b>								
Low	1	1.3%	25	0.3%	1	1.3%	24	0.3%
Moderate	6	7.9%	364	5.0%	5	6.6%	250	3.4%
Low/Moderate Total	7	9.2%	389	5.3%	6	7.9%	274	3.7%
Middle	19	25.0%	1,215	16.5%	16	21.1%	791	10.8%
Upper	50	65.8%	5,747	78.2%	52	68.4%	6,191	84.2%
Unknown	0	0.0%	0	0.0%	2	2.6%	95	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	7,351	100.0%	76	100.0%	7,351	100.0%
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	159	88.8%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	159	88.8%
Middle	0	0.0%	0	0.0%	1	50.0%	20	11.2%
Upper	2	100.0%	179	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	179	100.0%	2	100.0%	179	100.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	42	5.8%	6,000	3.9%	35	4.9%	3,314	2.1%
Moderate	103	14.3%	13,145	8.5%	105	14.6%	13,764	8.9%
Low/Moderate Total	145	20.2%	19,145	12.3%	140	19.5%	17,078	11.0%
Middle	148	20.6%	34,451	22.2%	125	17.4%	18,189	11.7%
Upper	424	59.1%	101,461	65.3%	425	59.2%	103,183	66.4%
Unknown	1	0.1%	298	0.2%	28	3.9%	16,905	10.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	718	100.0%	155,355	100.0%	718	100.0%	155,355	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam : First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group : 2018 OH Lima MSA #30620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	50	22.2%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	50	22.2%
Middle	1	50.0%	175	77.8%	0	0.0%	0	0.0%
Upper	1	50.0%	50	22.2%	1	50.0%	175	77.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	225	100.0%	2	100.0%	225	100.0%
<b>Home Improvement</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	50.0%	40	72.7%	1	50.0%	40	72.7%
Upper	1	50.0%	15	27.3%	1	50.0%	15	27.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	55	100.0%	2	100.0%	55	100.0%
<b>Multi-Family</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	100.0%	38	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	38	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	38	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	38	100.0%	1	100.0%	38	100.0%
<b>Other Purpose Closed/Exempt</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Loan Purpose Not Applicable</b>								
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	1	20.0%	38	11.9%
Moderate	0	0.0%	0	0.0%	1	20.0%	50	15.7%
Low/Moderate Total	0	0.0%	0	0.0%	2	40.0%	88	27.7%
Middle	2	40.0%	215	67.6%	1	20.0%	40	12.6%
Upper	3	60.0%	103	32.4%	2	40.0%	190	59.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	5	100.0%	318	100.0%	5	100.0%	318	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IL Danville MSA #19180

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	16.7%	25	1.9%	1	100.0%	250	100.0%
Upper	5	83.3%	1,288	98.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,313	100.0%	1	100.0%	250	100.0%
	By Revenue							
Total \$1 Million or Less	3	50.0%	73	5.6%	1	100.0%	250	100.0%
Over \$1 Million	3	50.0%	1,240	94.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,313	100.0%	1	100.0%	250	100.0%
	By Loan Size							
\$100,000 or less	4	66.7%	128	9.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	1	100.0%	250	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	33.3%	1,185	90.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,313	100.0%	1	100.0%	250	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	3	100.0%	73	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	1	100.0%	250	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	73	100.0%	1	100.0%	250	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IL Nonmetropolitan

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	15	29.4%	0	0.0%	0	0.0%
Low/Moderate Total	2	66.7%	15	29.4%	0	0.0%	0	0.0%
Middle	1	33.3%	38	70.6%	0	0.0%	0	0.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	51	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	3	100.0%	51	100.0%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	51	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	3	100.0%	51	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	51	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	3	100.0%	51	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	51	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Bloomington MSA #14020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	7	11.7%	1,986	14.2%	0	0.0%	0	0.0%
Moderate	12	20.0%	2,502	17.8%	0	0.0%	0	0.0%
Low/Moderate Total	19	31.7%	4,488	32.0%	0	0.0%	0	0.0%
Middle	25	41.7%	6,610	47.1%	0	0.0%	0	0.0%
Upper	16	26.7%	2,936	20.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	14,034	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	19	31.7%	3,769	26.9%	0	0.0%	0	0.0%
Over \$1 Million	39	65.0%	10,175	72.5%	0	0.0%	0	0.0%
Not Known	2	3.3%	90	0.6%	0	0.0%	0	0.0%
Total	60	100.0%	14,034	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	22	36.7%	1,182	8.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	23.3%	2,193	15.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	40.0%	10,659	76.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	14,034	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	11	57.9%	575	15.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	5.3%	153	4.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	36.8%	3,041	80.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	3,769	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Columbus MSA #18020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	44	47.8%	10,705	50.1%	3	33.3%	990	48.8%
Low/Moderate Total	44	47.8%	10,705	50.1%	3	33.3%	990	48.8%
Middle	34	37.0%	7,369	34.3%	5	55.6%	855	41.2%
Upper	14	15.2%	3,311	15.5%	1	11.1%	183	9.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	92	100.0%	21,385	100.0%	9	100.0%	2,028	100.0%
	By Revenue							
Total \$1 Million or Less	36	39.1%	6,668	31.2%	8	88.9%	2,023	99.8%
Over \$1 Million	52	56.5%	14,615	68.3%	0	0.0%	0	0.0%
Not Known	4	4.3%	102	0.5%	1	11.1%	5	0.2%
Total	92	100.0%	21,385	100.0%	9	100.0%	2,028	100.0%
	By Loan Size							
\$100,000 or less	42	45.7%	1,996	9.3%	2	22.2%	45	2.2%
\$100,001 - \$250,000	18	19.6%	3,032	14.2%	5	55.6%	1,033	50.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	32	34.8%	16,357	76.5%	2	22.2%	950	46.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	92	100.0%	21,385	100.0%	9	100.0%	2,028	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	20	55.6%	880	13.2%	1	12.5%	40	2.0%
\$100,001 - \$250,000	6	16.7%	928	13.9%	5	62.5%	1,033	51.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	10	27.8%	4,860	72.9%	2	25.0%	950	47.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	36	100.0%	6,668	100.0%	8	100.0%	2,023	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Gary MD #23844

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	3	2.1%	751	3.0%	0	0.0%	0	0.0%
Moderate	13	9.2%	2,112	8.3%	0	0.0%	0	0.0%
Low/Moderate Total	16	11.3%	2,863	11.3%	0	0.0%	0	0.0%
Middle	61	43.3%	12,904	50.8%	4	100.0%	450	100.0%
Upper	64	45.4%	9,638	37.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>25,405</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>450</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	66	46.8%	5,969	23.5%	2	50.0%	50	11.1%
Over \$1 Million	66	46.8%	19,163	75.4%	2	50.0%	400	88.9%
Not Known	9	6.4%	273	1.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>25,405</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>450</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	80	56.7%	3,371	13.3%	2	50.0%	50	11.1%
\$100,001 - \$250,000	26	18.4%	4,861	19.1%	2	50.0%	400	88.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	35	24.8%	17,173	67.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>141</b>	<b>100.0%</b>	<b>25,405</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>450</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	49	74.2%	1,664	27.9%	2	100.0%	50	100.0%
\$100,001 - \$250,000	10	15.2%	1,718	28.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	10.6%	2,587	43.3%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>5,969</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 IN Lafayette-West Lafayette MSA #29200

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	50.0%	1,672	61.9%	0	0.0%	0	0.0%
Low/Moderate Total	6	50.0%	1,672	61.9%	0	0.0%	0	0.0%
Middle	5	41.7%	309	11.4%	2	66.7%	258	81.1%
Upper	0	0.0%	0	0.0%	1	33.3%	60	18.9%
Unknown	1	8.3%	720	26.7%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,701	100.0%	3	100.0%	318	100.0%
	By Revenue							
Total \$1 Million or Less	6	50.0%	366	13.6%	3	100.0%	318	100.0%
Over \$1 Million	6	50.0%	2,335	86.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,701	100.0%	3	100.0%	318	100.0%
	By Loan Size							
\$100,000 or less	6	50.0%	229	8.5%	2	66.7%	98	30.8%
\$100,001 - \$250,000	3	25.0%	587	21.7%	1	33.3%	220	69.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	25.0%	1,885	69.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,701	100.0%	3	100.0%	318	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	5	83.3%	179	48.9%	2	66.7%	98	30.8%
\$100,001 - \$250,000	1	16.7%	187	51.1%	1	33.3%	220	69.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	366	100.0%	3	100.0%	318	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	19	14.5%	3,444	10.9%	0	0.0%	0	0.0%
Moderate	18	13.7%	4,573	14.5%	0	0.0%	0	0.0%
Low/Moderate Total	37	28.2%	8,017	25.4%	0	0.0%	0	0.0%
Middle	38	29.0%	9,659	31.2%	0	0.0%	0	0.0%
Upper	55	42.0%	13,570	42.9%	0	0.0%	0	0.0%
Unknown	1	0.8%	150	0.5%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	131	100.0%	31,596	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	56	42.7%	10,618	33.6%	0	0.0%	0	0.0%
Over \$1 Million	69	52.7%	20,292	64.2%	0	0.0%	0	0.0%
Not Known	6	4.6%	686	2.2%	0	0.0%	0	0.0%
Total	131	100.0%	31,596	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	50	38.2%	2,775	8.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	39	29.8%	7,501	23.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	42	32.1%	21,320	67.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	131	100.0%	31,596	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	26	46.4%	1,156	10.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	26.8%	2,720	25.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	26.8%	6,742	63.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	56	100.0%	10,618	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2018-2020 Lending Data

Assessment Area/Group: 2018 OH Lima MSA #30620

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	100	9.0%	0	0.0%	0	0.0%
Low/Moderate Total	1	25.0%	100	9.0%	0	0.0%	0	0.0%
Middle	2	50.0%	1,000	89.7%	0	0.0%	0	0.0%
Upper	1	25.0%	15	1.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	1,115	100.0%	0	0.0%	0	0.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	3	75.0%	165	14.8%	0	0.0%	0	0.0%
Over \$1 Million	1	25.0%	950	85.2%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	1,115	100.0%	0	0.0%	0	0.0%
	<b>By Loan Size</b>							
\$100,000 or less	3	75.0%	165	14.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	25.0%	950	85.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	1,115	100.0%	0	0.0%	0	0.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	3	100.0%	165	100.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	165	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 IN Bloomington MSA #14020

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	33.3%	215	18.8%
Upper	3	100.0%	1,135	100.0%	2	66.7%	920	81.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	1,135	100.0%	3	100.0%	1,135	100.0%
	<b>Refinance</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	3	100.0%	515	100.0%	3	100.0%	515	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	515	100.0%	3	100.0%	515	100.0%
	<b>Home Improvement</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	16.7%	215	13.0%
Upper	6	100.0%	1,650	100.0%	5	83.3%	1,435	87.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	1,650	100.0%	6	100.0%	1,650	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area Group :2017 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	6	8.5%	591	4.6%
Moderate	9	12.7%	986	7.7%	21	29.6%	2,554	20.1%
Low/Moderate Total	9	12.7%	986	7.7%	27	38.0%	3,145	24.7%
Middle	28	39.4%	4,456	35.0%	15	21.1%	1,791	14.1%
Upper	34	47.9%	7,288	57.3%	29	40.8%	7,794	61.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	71	100.0%	12,730	100.0%	71	100.0%	12,730	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	2	7.4%	137	2.7%
Moderate	3	7.4%	190	3.7%	6	22.2%	702	13.8%
Low/Moderate Total	3	7.4%	190	3.7%	8	29.6%	839	16.5%
Middle	12	34.4%	1,746	34.4%	9	33.3%	1,349	30.5%
Upper	13	48.1%	3,141	61.9%	10	37.0%	2,689	53.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	5,077	100.0%	27	100.0%	5,077	100.0%
	<b>Home Improvement</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	15	100.0%	1	100.0%	15	100.0%
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%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	15	100.0%	1	100.0%	15	100.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	8	8.1%	728	4.1%
Moderate	11	11.1%	1,176	6.6%	27	27.3%	3,256	18.3%
Low/Moderate Total	11	11.1%	1,176	6.6%	35	35.4%	3,984	22.4%
Middle	41	41.4%	6,217	34.9%	25	25.3%	3,355	18.8%
Upper	47	47.5%	10,429	58.5%	39	39.4%	10,483	58.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	99	100.0%	17,822	100.0%	99	100.0%	17,822	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 IN Fort Wayne MSA #23060

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	\$5	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	\$5	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	\$5	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	\$5	100.0%	1	100.0%	\$5	100.0%
	<b>Refinance</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Home Improvement</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	\$5	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	100.0%	\$5	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	\$5	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	\$5	100.0%	1	100.0%	\$5	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group : 2017 IN Gary MD #23844

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	6	13.0%	492	6.0%
Moderate	1	2.2%	146	1.8%	13	28.3%	1,694	20.5%
Low/Moderate Total	1	2.2%	146	1.8%	19	41.3%	2,186	26.5%
Middle	22	47.8%	3,843	48.5%	10	21.7%	1,404	17.0%
Upper	23	50.0%	4,270	51.7%	17	37.0%	4,669	56.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	46	100.0%	8,259	100.0%	46	100.0%	8,259	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	1	3.4%	110	2.0%
Moderate	4	13.8%	243	4.3%	8	27.6%	825	14.6%
Low/Moderate Total	4	13.8%	243	4.3%	9	31.0%	935	16.6%
Middle	12	41.4%	3,718	68.0%	5	17.2%	437	7.8%
Upper	13	44.8%	1,673	29.7%	14	48.3%	1,562	27.7%
Unknown	0	0.0%	0	0.0%	1	3.4%	2,700	47.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	5,634	100.0%	29	100.0%	5,634	100.0%
	<b>Home Improvement</b>							
Low	1	33.3%	5	20.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	66.7%	7	28.0%
Low/Moderate Total	1	33.3%	5	20.0%	2	66.7%	7	28.0%
Middle	2	66.7%	20	80.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	18	72.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	25	100.0%	3	100.0%	25	100.0%
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	50.0%	714	30.7%	0	0.0%	0	0.0%
Low/Moderate Total	2	50.0%	714	30.7%	0	0.0%	0	0.0%
Middle	2	50.0%	1,609	69.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	2,323	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	2,323	100.0%	4	100.0%	2,323	100.0%
	<b>HMDA Totals</b>							
Low	1	1.2%	5	0.0%	7	8.5%	602	3.7%
Moderate	7	8.5%	1,103	6.8%	23	28.0%	2,526	15.6%
Low/Moderate Total	8	9.8%	1,108	6.8%	30	36.6%	3,128	19.3%
Middle	38	46.3%	9,190	56.8%	15	18.3%	1,841	11.3%
Upper	36	43.9%	5,943	36.6%	32	39.0%	6,249	38.5%
Unknown	0	0.0%	0	0.0%	5	6.1%	5,023	30.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	82	100.0%	16,241	100.0%	82	100.0%	16,241	100.0%

\*Information based on 2015 ACS data

**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 IN Lafayette-West Lafayette MSA #29200

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	85	13.4%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	85	13.4%
Middle	1	50.0%	85	13.4%	0	0.0%	0	0.0%
Upper	1	50.0%	551	86.6%	1	50.0%	551	86.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	636	100.0%	2	100.0%	636	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	91	9.3%	1	16.7%	75	7.7%
Low/Moderate Total	1	16.7%	91	9.3%	1	16.7%	75	7.7%
Middle	5	83.3%	887	90.7%	3	50.0%	225	23.0%
Upper	0	0.0%	0	0.0%	2	33.3%	678	69.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	978	100.0%	6	100.0%	978	100.0%
	<b>Home Improvement</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	70	100.0%	1	100.0%	70	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	70	100.0%	1	100.0%	70	100.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	275	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	275	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	275	100.0%	1	100.0%	275	100.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	10.0%	91	4.6%	2	20.0%	160	8.2%
Low/Moderate Total	1	10.0%	91	4.6%	2	20.0%	160	8.2%
Middle	7	70.0%	1,247	63.7%	3	30.0%	225	11.5%
Upper	2	20.0%	621	31.7%	4	40.0%	1,299	66.3%
Unknown	0	0.0%	0	0.0%	1	10.0%	275	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	1,959	100.0%	10	100.0%	1,959	100.0%

\*Information based on 2015 ACS data

### HMDA Loan Distribution Table

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	21	4.8%	3,055	3.3%	35	8.0%	3,172	3.5%
Moderate	71	16.2%	9,485	10.3%	102	23.3%	13,886	15.1%
Low/Moderate Total	92	21.0%	12,540	13.6%	137	31.3%	17,058	18.6%
Middle	131	29.9%	22,083	24.0%	103	23.5%	18,604	20.2%
Upper	215	49.1%	57,274	62.3%	190	43.4%	53,110	57.8%
Unknown	0	0.0%	0	0.0%	8	1.8%	3,105	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>438</b>	<b>100.0%</b>	<b>91,877</b>	<b>100.0%</b>	<b>438</b>	<b>100.0%</b>	<b>91,877</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	7	8.0%	1,191	5.3%	1	1.1%	110	0.5%
Moderate	12	13.8%	1,377	6.1%	15	17.2%	1,853	8.2%
Low/Moderate Total	19	21.8%	2,568	11.4%	16	18.4%	1,963	8.7%
Middle	18	20.7%	3,217	14.2%	15	17.2%	2,382	11.7%
Upper	50	57.5%	16,805	74.4%	50	57.5%	13,966	61.8%
Unknown	0	0.0%	0	0.0%	6	6.9%	3,799	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>87</b>	<b>100.0%</b>	<b>22,590</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>22,590</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	25	0.7%	1	11.1%	25	0.7%
Low/Moderate Total	1	11.1%	25	0.7%	1	11.1%	25	0.7%
Middle	1	11.1%	25	0.7%	2	22.2%	318	8.5%
Upper	7	77.8%	3,707	98.7%	6	66.7%	3,414	90.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>3,757</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>3,757</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	20.0%	1,000	18.1%	0	0.0%	0	0.0%
Moderate	1	20.0%	294	5.3%	0	0.0%	0	0.0%
Low/Moderate Total	2	40.0%	1,294	23.4%	0	0.0%	0	0.0%
Middle	2	40.0%	2,346	42.3%	0	0.0%	0	0.0%
Upper	1	20.0%	1,900	34.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	5,540	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>5,540</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>5,540</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	29	5.4%	5,246	4.2%	36	6.7%	3,282	2.7%
Moderate	85	15.8%	11,181	9.0%	118	21.9%	15,764	12.7%
Low/Moderate Total	114	21.2%	16,427	13.3%	154	28.6%	19,046	15.4%
Middle	152	28.2%	27,651	22.3%	120	22.3%	21,784	17.8%
Upper	273	50.6%	79,686	64.4%	246	45.6%	70,490	57.0%
Unknown	0	0.0%	0	0.0%	19	3.5%	12,444	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>539</b>	<b>100.0%</b>	<b>123,764</b>	<b>100.0%</b>	<b>539</b>	<b>100.0%</b>	<b>123,764</b>	<b>100.0%</b>

\*Information based on 2015 ACS data



**HMDA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group :2017 OH Lima MSA #80620

Income Categories:	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	1	50.0%	51	15.9%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	1	50.0%	51	15.9%
Middle	1	50.0%	31	75.9%	0	0.0%	0	0.0%
Upper	1	50.0%	270	84.1%	1	50.0%	270	84.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	321	100.0%	2	100.0%	321	100.0%
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	100.0%	153	100.0%
Low/Moderate Total	0	0.0%	0	0.0%	2	100.0%	153	100.0%
Middle	1	50.0%	92	80.1%	0	0.0%	0	0.0%
Upper	1	50.0%	61	39.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	153	100.0%	2	100.0%	153	100.0%
	<b>Home Improvement</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>Multi-Family</b>							
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%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	1	25.0%	51	10.8%
Moderate	0	0.0%	0	0.0%	2	50.0%	153	32.3%
Low/Moderate Total	0	0.0%	0	0.0%	3	75.0%	204	43.0%
Middle	2	50.0%	143	30.2%	0	0.0%	0	0.0%
Upper	2	50.0%	331	69.8%	1	25.0%	270	57.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	474	100.0%	4	100.0%	474	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Bloomington MSA #14020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	3	7.9%	1,500	16.3%	0	0.0%	0	0.0%
Moderate	15	39.5%	3,388	36.9%	0	0.0%	0	0.0%
Low/Moderate Total	18	47.4%	4,888	53.2%	0	0.0%	0	0.0%
Middle	11	28.9%	1,935	21.1%	0	0.0%	0	0.0%
Upper	9	23.7%	2,359	25.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	9,182	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	6	15.8%	977	10.6%	0	0.0%	0	0.0%
Over \$1 Million	32	84.2%	8,205	89.4%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	9,182	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	16	42.1%	990	10.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	23.7%	1,562	17.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	34.2%	6,630	72.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	38	100.0%	9,182	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	4	66.7%	177	18.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	33.3%	800	81.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	977	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Columbus MSA #18020

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	28	43.1%	7,696	46.5%	0	0.0%	0	0.0%
Low/Moderate Total	28	43.1%	7,696	46.5%	0	0.0%	0	0.0%
Middle	25	38.5%	6,817	41.2%	2	50.0%	245	36.1%
Upper	12	18.5%	2,046	12.4%	2	50.0%	434	63.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	16,559	100.0%	4	100.0%	679	100.0%
	By Revenue							
Total \$1 Million or Less	20	30.8%	4,161	25.1%	3	75.0%	634	93.4%
Over \$1 Million	40	61.5%	12,080	73.0%	1	25.0%	45	6.6%
Not Known	5	7.7%	318	1.9%	0	0.0%	0	0.0%
Total	65	100.0%	16,559	100.0%	4	100.0%	679	100.0%
	By Loan Size							
\$100,000 or less	25	38.5%	1,551	9.4%	1	25.0%	45	6.6%
\$100,001 - \$250,000	17	26.2%	3,111	18.8%	3	75.0%	634	93.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	35.4%	11,897	71.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	65	100.0%	16,559	100.0%	4	100.0%	679	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	9	45.0%	555	13.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	25.0%	922	22.2%	3	100.0%	634	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	30.0%	2,684	64.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	20	100.0%	4,161	100.0%	3	100.0%	634	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Fort Wayne MSA #23060

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	1	11.1%	240	6.2%	0	0.0%	0	0.0%
Moderate	2	22.2%	1,350	34.7%	0	0.0%	0	0.0%
Low/Moderate Total	3	33.3%	1,590	40.8%	0	0.0%	0	0.0%
Middle	5	55.6%	1,312	33.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	1	11.1%	992	25.5%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,894	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	1	11.1%	240	6.2%	0	0.0%	0	0.0%
Over \$1 Million	8	88.9%	3,654	93.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,894	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	1	11.1%	40	1.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	44.4%	840	21.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	44.4%	3,014	77.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	3,894	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	100.0%	240	100.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	240	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Gary MD #23844

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	15	17.2%	3,130	13.8%	0	0.0%	0	0.0%
Low/Moderate Total	15	17.2%	3,130	13.8%	0	0.0%	0	0.0%
Middle	33	37.5%	9,878	43.8%	0	0.0%	0	0.0%
Upper	39	44.8%	9,645	42.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	22,633	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	25	28.7%	2,603	11.5%	0	0.0%	0	0.0%
Over \$1 Million	60	69.0%	19,905	87.9%	0	0.0%	0	0.0%
Not Known	2	2.3%	125	0.6%	0	0.0%	0	0.0%
Total	87	100.0%	22,633	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	30	34.5%	1,719	7.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	22	25.3%	3,705	16.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	35	40.2%	17,209	76.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	87	100.0%	22,633	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	18	72.0%	915	35.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	20.0%	676	26.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	8.0%	1,012	38.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	25	100.0%	2,603	100.0%	0	0.0%	0	0.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 IN Lafayette-West Lafayette MSA #29200

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	25.0%	1,250	56.8%	0	0.0%	0	0.0%
Low/Moderate Total	3	25.0%	1,250	56.8%	0	0.0%	0	0.0%
Middle	7	58.3%	350	15.9%	2	100.0%	395	100.0%
Upper	2	16.7%	600	27.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,200	100.0%	2	100.0%	395	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	6	50.0%	400	18.2%	1	50.0%	150	38.0%
Over \$1 Million	6	50.0%	1,800	81.8%	1	50.0%	245	62.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,200	100.0%	2	100.0%	395	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	7	58.3%	325	14.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	16.7%	375	17.0%	2	100.0%	395	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	25.0%	1,500	68.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	2,200	100.0%	2	100.0%	395	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	5	83.3%	275	68.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	16.7%	125	31.3%	1	100.0%	150	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	400	100.0%	1	100.0%	150	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 OH Columbus MSA #18140

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	28	17.7%	8,502	19.1%	0	0.0%	0	0.0%
Moderate	27	17.1%	6,498	14.6%	0	0.0%	0	0.0%
Low/Moderate Total	55	34.8%	15,000	33.7%	0	0.0%	0	0.0%
Middle	30	19.0%	8,174	20.5%	0	0.0%	0	0.0%
Upper	73	46.2%	20,402	45.8%	1	100.0%	95	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	44,516	100.0%	1	100.0%	95	100.0%
	<b>By Revenue</b>							
Total \$1 Million or Less	37	23.4%	7,961	17.9%	1	100.0%	95	100.0%
Over \$1 Million	117	74.1%	36,235	81.4%	0	0.0%	0	0.0%
Not Known	4	2.5%	320	0.7%	0	0.0%	0	0.0%
Total	158	100.0%	44,516	100.0%	1	100.0%	95	100.0%
	<b>By Loan Size</b>							
\$100,000 or less	49	31.0%	3,143	7.1%	1	100.0%	95	100.0%
\$100,001 - \$250,000	49	31.0%	9,320	20.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	60	38.0%	32,054	72.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	158	100.0%	44,516	100.0%	1	100.0%	95	100.0%
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	15	40.5%	883	11.1%	1	100.0%	95	100.0%
\$100,001 - \$250,000	10	27.0%	1,686	21.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	32.4%	5,392	67.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	37	100.0%	7,961	100.0%	1	100.0%	95	100.0%

\*Information based on 2015 ACS data

**CRA Loan Distribution Table**

Exam: First Financial Bank 2021 - 2017 Lending Data

Assessment Area/Group: 2017 OH Lima MSA #30620

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	150	12.7%	0	0.0%	0	0.0%
Low/Moderate Total	1	20.0%	150	12.7%	0	0.0%	0	0.0%
Middle	2	40.0%	981	83.3%	0	0.0%	0	0.0%
Upper	2	40.0%	47	4.0%	1	100.0%	68	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,178</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	4	80.0%	228	19.4%	1	100.0%	68	100.0%
Over \$1 Million	1	20.0%	950	80.6%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,178</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	3	60.0%	78	6.6%	1	100.0%	68	100.0%
\$100,001 - \$250,000	1	20.0%	150	12.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	20.0%	950	80.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>1,178</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>
	<b>By Loan Size and Revenue \$1 Million or Less</b>							
\$100,000 or less	3	75.0%	78	34.2%	1	100.0%	68	100.0%
\$100,001 - \$250,000	1	25.0%	150	65.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>228</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

\*Information based on 2015 ACS data

APPENDIX I

LIMITED-SCOPE DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area(s): 2020 IL Danville MSA #19180

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	4.2	851	4.2	376	44.2	4,388	21.7	
Moderate-income	5	20.8	3,018	14.9	892	29.6	3,388	16.8	
Middle-income	10	41.7	9,603	47.6	1,162	12.1	4,181	20.7	
Upper-income	8	33.3	6,716	33.3	437	6.5	8,231	40.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>20,188</b>	<b>100.0</b>	<b>2,867</b>	<b>14.2</b>	<b>20,188</b>	<b>100.0</b>	
	Housing Unit by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	#	%	#	%	#	%
Low-income	1,482	611	2.8	41.2	688	46.4	183	12.3	
Moderate-income	6,185	2,470	11.4	39.9	2,411	39.0	1,304	21.1	
Middle-income	17,179	10,798	49.6	62.9	4,554	26.5	1,827	10.6	
Upper-income	11,247	7,872	36.2	70.0	2,127	18.9	1,248	11.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>36,093</b>	<b>21,751</b>	<b>100.0</b>	<b>60.3</b>	<b>9,780</b>	<b>27.1</b>	<b>4,562</b>	<b>12.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	65	2.9	44	2.2	20	10.2	1	2.0	
Moderate-income	533	24.1	456	23.2	71	36.2	6	11.8	
Middle-income	971	43.8	879	44.7	69	35.2	23	45.1	
Upper-income	646	29.2	589	29.9	36	18.4	21	41.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,215</b>	<b>100.0</b>	<b>1,968</b>	<b>100.0</b>	<b>196</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	
	Percentage of Total Businesses:		88.8		8.8		2.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	83	41.9	80	41.5	3	75.0	0	0.0	
Upper-income	115	58.1	113	58.5	1	25.0	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>198</b>	<b>100.0</b>	<b>193</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	
	Percentage of Total Farms:		97.5		2.0		.5		

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 IL Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,689	21.1
Moderate-income	1	11.1	1,039	13.0	241	23.2	1,512	18.9
Middle-income	5	55.6	4,218	52.8	559	13.3	1,604	20.1
Upper-income	3	33.3	2,729	34.2	164	6.0	3,181	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>7,986</b>	<b>100.0</b>	<b>964</b>	<b>12.1</b>	<b>7,986</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,027	1,185	13.1	58.5	568	28.0	274	13.5
Middle-income	6,865	4,662	51.7	67.9	1,521	22.2	682	9.9
Upper-income	4,517	3,167	35.1	70.1	726	16.1	624	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,409</b>	<b>9,014</b>	<b>100.0</b>	<b>67.2</b>	<b>2,815</b>	<b>21.0</b>	<b>1,580</b>	<b>11.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	209	20.7	185	21.4	20	20.2	4	8.3
Middle-income	492	48.7	416	48.2	50	50.5	26	54.2
Upper-income	309	30.6	262	30.4	29	29.3	18	37.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,010</b>	<b>100.0</b>	<b>863</b>	<b>100.0</b>	<b>99</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>
Percentage of Total Businesses:			85.4		9.8		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	2.6	6	2.3	1	25.0	0	0.0
Middle-income	146	54.9	143	54.6	3	75.0	0	0.0
Upper-income	113	42.5	113	43.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>266</b>	<b>100.0</b>	<b>262</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			98.5		1.5		.0	

2020 FFIEC Census Data and 2020 D&B Information

Combined Demographics Report

Assessment Area(s): 2020 IN Bloomington MSA #14020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5
Unknown-income	1	3.2	15	0.1	12	80.0	0	0.0
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>27,809</b>	<b>100.0</b>	<b>3,320</b>	<b>11.9</b>	<b>27,809</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	#	%	#	%	#
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4
Unknown-income	33	3	0.0	9.1	30	90.9	0	0.0
<b>Total Assessment Area</b>	<b>59,808</b>	<b>29,050</b>	<b>100.0</b>	<b>48.6</b>	<b>25,115</b>	<b>42.0</b>	<b>5,643</b>	<b>9.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	330	292	5.7	38	8.9	0	0.0	
Moderate-income	1,138	1,034	20.1	101	23.5	3	6.0	
Middle-income	2,099	1,883	36.6	189	44.1	27	54.0	
Upper-income	1,987	1,876	36.5	93	21.7	18	36.0	
Unknown-income	71	61	1.2	8	1.9	2	4.0	
<b>Total Assessment Area</b>	<b>5,625</b>	<b>5,146</b>	<b>100.0</b>	<b>429</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	
	<b>Percentage of Total Businesses:</b>		<b>91.5</b>		<b>7.6</b>		<b>.9</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	2	2	2.2	0	0.0	0	0.0	
Moderate-income	4	4	4.4	0	0.0	0	0.0	
Middle-income	51	51	56.0	0	0.0	0	0.0	
Upper-income	35	33	36.3	2	100.0	0	0.0	
Unknown-income	1	1	1.1	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>93</b>	<b>91</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	<b>Percentage of Total Farms:</b>		<b>97.8</b>		<b>2.2</b>		<b>.0</b>	

2020 FFIEC Census Data and 2020 D&B Information



### Combined Demographics Report

Assessment Area(s): 2020 IN Columbus MSA #18020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,964	19.2	
Moderate-income	4	26.7	4,696	22.8	779	16.6	3,948	19.2	
Middle-income	7	46.7	10,467	50.8	846	8.1	4,473	21.7	
Upper-income	4	26.7	5,449	26.4	170	3.1	8,227	39.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>20,612</b>	<b>100.0</b>	<b>1,795</b>	<b>8.7</b>	<b>20,612</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7	
Middle-income	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7	
Upper-income	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>33,422</b>	<b>21,588</b>	<b>100.0</b>	<b>64.6</b>	<b>8,930</b>	<b>26.7</b>	<b>2,904</b>	<b>8.7</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	997	34.6	826	32.5	159	51.0	12	38.7	
Middle-income	1,181	41.0	1,069	42.1	99	31.7	13	41.9	
Upper-income	705	24.5	645	25.4	54	17.3	6	19.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,883</b>	<b>100.0</b>	<b>2,540</b>	<b>100.0</b>	<b>312</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	
	Percentage of Total Businesses:			88.1		10.8		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	22	15.4	22	15.8	0	0.0	0	0.0	
Middle-income	103	72.0	99	71.2	4	100.0	0	0.0	
Upper-income	18	12.6	18	12.9	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>143</b>	<b>100.0</b>	<b>139</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.2		2.8		.0	

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 IN Gary MD #23844

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	16.1	11,818	6.9	5,209	44.1	38,550	22.5
Moderate-income	31	20.0	27,971	16.3	6,793	24.3	28,094	16.4
Middle-income	54	34.8	65,831	38.4	6,696	10.2	35,091	20.5
Upper-income	41	26.5	65,709	38.4	3,195	4.9	69,594	40.6
Unknown-income	4	2.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>155</b>	<b>100.0</b>	<b>171,329</b>	<b>100.0</b>	<b>21,893</b>	<b>12.8</b>	<b>171,329</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	27,397	7,601	4.3	27.7	11,833	43.2	7,963	29.1
Moderate-income	51,591	24,307	13.6	47.1	17,825	34.6	9,459	18.3
Middle-income	109,394	69,582	39.1	63.6	30,695	28.1	9,117	8.3
Upper-income	94,312	76,609	43.0	81.2	12,366	13.1	5,337	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>282,694</b>	<b>178,099</b>	<b>100.0</b>	<b>63.0</b>	<b>72,719</b>	<b>25.7</b>	<b>31,876</b>	<b>11.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,522	5.4	1,360	5.3	149	7.3	13	5.2
Moderate-income	3,593	12.8	3,256	12.6	304	14.9	33	13.2
Middle-income	10,871	38.6	9,926	38.4	854	41.9	91	36.4
Upper-income	12,156	43.2	11,318	43.8	725	35.6	113	45.2
Unknown-income	14	0.0	9	0.0	5	0.2	0	0.0
<b>Total Assessment Area</b>	<b>28,156</b>	<b>100.0</b>	<b>25,869</b>	<b>100.0</b>	<b>2,037</b>	<b>100.0</b>	<b>250</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.9		7.2		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	38	9.0	35	8.6	3	27.3	0	0.0
Middle-income	178	42.4	176	43.0	2	18.2	0	0.0
Upper-income	202	48.1	196	47.9	6	54.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>420</b>	<b>100.0</b>	<b>409</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			97.4		2.6		.0

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 IN Lafayette-West Lafayette #29200

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	3	6.5	1,168	2.6	506	43.3	9,177	20.1	
Moderate-income	10	21.7	8,247	18.1	1,494	18.1	7,530	16.5	
Middle-income	18	39.1	19,869	43.5	1,969	9.9	10,442	22.9	
Upper-income	12	26.1	16,237	35.6	838	5.2	18,481	40.5	
Unknown-income	3	6.5	109	0.2	22	20.2	0	0.0	
<b>Total Assessment Area</b>	<b>46</b>	<b>100.0</b>	<b>45,630</b>	<b>100.0</b>	<b>4,829</b>	<b>10.6</b>	<b>45,630</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	5,131	410	0.9	8.0	4,068	79.3	653	12.7	
Moderate-income	17,789	6,662	14.9	37.5	9,534	53.6	1,593	9.0	
Middle-income	34,453	19,792	44.3	57.4	11,477	33.3	3,184	9.2	
Upper-income	26,506	17,796	39.8	67.1	7,082	26.7	1,628	6.1	
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8	
<b>Total Assessment Area</b>	<b>86,265</b>	<b>44,703</b>	<b>100.0</b>	<b>51.8</b>	<b>34,151</b>	<b>39.6</b>	<b>7,411</b>	<b>8.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	257	3.7	229	3.5	27	5.4	1	1.6	
Moderate-income	1,933	27.5	1,712	26.5	208	41.3	13	20.3	
Middle-income	2,480	35.3	2,288	35.5	162	32.1	30	46.9	
Upper-income	2,120	30.2	2,005	31.1	96	19.0	19	29.7	
Unknown-income	232	3.3	220	3.4	11	2.2	1	1.6	
<b>Total Assessment Area</b>	<b>7,022</b>	<b>100.0</b>	<b>6,454</b>	<b>100.0</b>	<b>504</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	
	Percentage of Total Businesses:			91.9		7.2		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	12	2.4	11	2.3	1	7.7	0	0.0	
Middle-income	327	66.3	317	66.0	10	76.9	0	0.0	
Upper-income	154	31.2	152	31.7	2	15.4	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>493</b>	<b>100.0</b>	<b>480</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.4		2.6		.0	

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 OH Columbus: MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1
Moderate-income	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7
Middle-income	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2
Upper-income	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0
Unknown-income	3	0.8	152	0.0	54	35.5	0	0.0
<b>Total Assessment Area</b>	<b>379</b>	<b>100.0</b>	<b>415,034</b>	<b>100.0</b>	<b>44,423</b>	<b>10.7</b>	<b>415,034</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0
Moderate-income	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1
Middle-income	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2
Upper-income	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
<b>Total Assessment Area</b>	<b>734,625</b>	<b>397,492</b>	<b>100.0</b>	<b>54.1</b>	<b>268,364</b>	<b>36.5</b>	<b>68,769</b>	<b>9.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	8,003	9.7	7,203	9.5	753	11.9	47	6.5
Moderate-income	14,483	17.5	13,264	17.5	1,134	17.9	85	11.8
Middle-income	23,817	28.8	21,994	29.1	1,617	25.5	206	28.6
Upper-income	36,130	43.7	32,984	43.6	2,767	43.6	379	52.6
Unknown-income	332	0.4	254	0.3	75	1.2	3	0.4
<b>Total Assessment Area</b>	<b>82,765</b>	<b>100.0</b>	<b>75,699</b>	<b>100.0</b>	<b>6,346</b>	<b>100.0</b>	<b>720</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.5		7.7		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	28	2.8	26	2.7	2	9.1	0	0.0
Moderate-income	107	10.8	103	10.6	4	18.2	0	0.0
Middle-income	450	45.4	442	45.7	8	36.4	0	0.0
Upper-income	405	40.9	396	40.9	8	36.4	1	100.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>991</b>	<b>100.0</b>	<b>968</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			97.7		2.2		.1

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2020 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>26,203</b>	<b>100.0</b>	<b>3,325</b>	<b>12.7</b>	<b>26,203</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>44,859</b>	<b>26,883</b>	<b>100.0</b>	<b>59.9</b>	<b>13,103</b>	<b>29.2</b>	<b>4,873</b>	<b>10.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	184	4.8	155	4.6	28	6.7	1	2.4
Moderate-income	736	19.4	614	18.4	112	26.7	10	24.4
Middle-income	1,662	43.8	1,478	44.3	161	38.4	23	56.1
Upper-income	1,213	32.0	1,088	32.6	118	28.2	7	17.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,795</b>	<b>100.0</b>	<b>3,335</b>	<b>100.0</b>	<b>419</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>
	Percentage of Total Businesses:			87.9		11.0		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	152	85.4	150	85.2	2	100.0	0	0.0
Upper-income	26	14.6	26	14.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>178</b>	<b>100.0</b>	<b>176</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.9		1.1		.0

2020 FFIEC Census Data and 2020 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IL Danville MSA #19180

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	4.2	851	4.2	376	44.2	4,388	21.7	
Moderate-income	5	20.8	3,018	14.9	892	29.6	3,388	16.8	
Middle-income	10	41.7	9,603	47.6	1,162	12.1	4,181	20.7	
Upper-income	8	33.3	6,716	33.3	437	6.5	8,231	40.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>20,188</b>	<b>100.0</b>	<b>2,867</b>	<b>14.2</b>	<b>20,188</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	1,482	611	2.8	41.2	688	46.4	183	12.3	
Moderate-income	6,185	2,470	11.4	39.9	2,411	39.0	1,304	21.1	
Middle-income	17,179	10,798	49.6	62.9	4,554	26.5	1,827	10.6	
Upper-income	11,247	7,872	36.2	70.0	2,127	18.9	1,248	11.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>36,093</b>	<b>21,751</b>	<b>100.0</b>	<b>60.3</b>	<b>9,780</b>	<b>27.1</b>	<b>4,562</b>	<b>12.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	64	2.9	43	2.2	20	10.1	1	2.1	
Moderate-income	505	23.2	428	22.2	73	36.7	4	8.3	
Middle-income	971	44.6	877	45.4	70	35.2	24	50.0	
Upper-income	638	29.3	583	30.2	36	18.1	19	39.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,178</b>	<b>100.0</b>	<b>1,931</b>	<b>100.0</b>	<b>199</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	
	Percentage of Total Businesses:			88.7		9.1		2.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	90	40.5	87	40.3	3	60.0	0	0.0	
Upper-income	132	59.5	129	59.7	2	40.0	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>222</b>	<b>100.0</b>	<b>216</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	
	Percentage of Total Farms:			97.3		2.3		.5	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IL Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,689	21.1
Moderate-income	1	11.1	1,039	13.0	241	23.2	1,512	18.9
Middle-income	5	55.6	4,218	52.8	559	13.3	1,604	20.1
Upper-income	3	33.3	2,729	34.2	164	6.0	3,181	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>7,986</b>	<b>100.0</b>	<b>964</b>	<b>12.1</b>	<b>7,986</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,027	1,185	13.1	58.5	568	28.0	274	13.5
Middle-income	6,865	4,662	51.7	67.9	1,521	22.2	682	9.9
Upper-income	4,517	3,167	35.1	70.1	726	16.1	624	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,409</b>	<b>9,014</b>	<b>100.0</b>	<b>67.2</b>	<b>2,815</b>	<b>21.0</b>	<b>1,580</b>	<b>11.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	219	21.2	195	22.1	20	20.0	4	8.5
Middle-income	491	47.6	417	47.2	49	49.0	25	53.2
Upper-income	321	31.1	272	30.8	31	31.0	18	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,031</b>	<b>100.0</b>	<b>884</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>
Percentage of Total Businesses:			85.7		9.7		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	2.5	6	2.2	1	20.0	0	0.0
Middle-income	153	55.0	149	54.6	4	80.0	0	0.0
Upper-income	118	42.4	118	43.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>278</b>	<b>100.0</b>	<b>273</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			98.2		1.8		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IN Bloomington MSA #14020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2	
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8	
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5	
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5	
Unknown-income	1	3.2	15	0.1	12	80.0	0	0.0	
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>27,809</b>	<b>100.0</b>	<b>3,320</b>	<b>11.9</b>	<b>27,809</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9	
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2	
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7	
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4	
Unknown-income	33	3	0.0	9.1	30	90.9	0	0.0	
<b>Total Assessment Area</b>	<b>59,808</b>	<b>29,050</b>	<b>100.0</b>	<b>48.6</b>	<b>25,115</b>	<b>42.0</b>	<b>5,643</b>	<b>9.4</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	332	5.8	292	5.6	40	9.2	0	0.0	
Moderate-income	1,140	20.0	1,032	19.8	105	24.2	3	6.3	
Middle-income	2,148	37.8	1,936	37.2	186	42.9	26	54.2	
Upper-income	1,984	34.9	1,874	36.0	93	21.4	17	35.4	
Unknown-income	82	1.4	70	1.3	10	2.3	2	4.2	
<b>Total Assessment Area</b>	<b>5,686</b>	<b>100.0</b>	<b>5,204</b>	<b>100.0</b>	<b>434</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	
	Percentage of Total Businesses:			91.5		7.6		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2	2.2	2	2.2	0	0.0	0	0.0	
Moderate-income	5	5.4	5	5.6	0	0.0	0	0.0	
Middle-income	47	51.1	47	52.2	0	0.0	0	0.0	
Upper-income	37	40.2	35	38.9	2	100.0	0	0.0	
Unknown-income	1	1.1	1	1.1	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>92</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.8		2.2		.0	

2019 FFIEC Census Data and 2019 D&B Information



### Combined Demographics Report

Assessment Area(s): 2019 IN Columbus MSA #18020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,964	19.2
Moderate-income	4	26.7	4,696	22.8	779	16.6	3,948	19.2
Middle-income	7	46.7	10,467	50.8	846	8.1	4,473	21.7
Upper-income	4	26.7	5,449	26.4	170	3.1	8,227	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>20,612</b>	<b>100.0</b>	<b>1,795</b>	<b>8.7</b>	<b>20,612</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7
Middle-income	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7
Upper-income	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>33,422</b>	<b>21,588</b>	<b>100.0</b>	<b>64.6</b>	<b>8,930</b>	<b>26.7</b>	<b>2,904</b>	<b>8.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	991	34.8	818	32.7	161	50.6	12	42.9
Middle-income	1,168	41.1	1,053	42.1	103	32.4	12	42.9
Upper-income	686	24.1	628	25.1	54	17.0	4	14.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,845</b>	<b>100.0</b>	<b>2,499</b>	<b>100.0</b>	<b>318</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>
Percentage of Total Businesses:			87.8		11.2		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	23	16.3	23	16.8	0	0.0	0	0.0
Middle-income	103	73.0	99	72.3	4	100.0	0	0.0
Upper-income	15	10.6	15	10.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>141</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			97.2		2.8		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IN Gary MD #23844

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	25	16.1	11,818	6.9	5,209	44.1	38,550	22.5	
Moderate-income	31	20.0	27,971	16.3	6,793	24.3	28,094	16.4	
Middle-income	54	34.8	65,831	38.4	6,696	10.2	35,091	20.5	
Upper-income	41	26.5	65,709	38.4	3,195	4.9	69,594	40.6	
Unknown-income	4	2.6	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>155</b>	<b>100.0</b>	<b>171,329</b>	<b>100.0</b>	<b>21,893</b>	<b>12.8</b>	<b>171,329</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	27,397	7,601	4.3	27.7	11,833	43.2	7,963	29.1	
Moderate-income	51,591	24,307	13.6	47.1	17,825	34.6	9,459	18.3	
Middle-income	109,394	69,582	39.1	63.6	30,695	28.1	9,117	8.3	
Upper-income	94,312	76,609	43.0	81.2	12,366	13.1	5,337	5.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>282,694</b>	<b>178,099</b>	<b>100.0</b>	<b>63.0</b>	<b>72,719</b>	<b>25.7</b>	<b>31,876</b>	<b>11.3</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1,459	5.4	1,306	5.3	142	6.9	11	4.4	
Moderate-income	3,436	12.6	3,101	12.5	303	14.7	32	12.8	
Middle-income	10,449	38.5	9,491	38.2	869	42.3	89	35.6	
Upper-income	11,814	43.5	10,960	44.1	736	35.8	118	47.2	
Unknown-income	14	0.1	9	0.0	5	0.2	0	0.0	
<b>Total Assessment Area</b>	<b>27,172</b>	<b>100.0</b>	<b>24,867</b>	<b>100.0</b>	<b>2,055</b>	<b>100.0</b>	<b>250</b>	<b>100.0</b>	
	Percentage of Total Businesses:			91.5		7.6		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2	0.5	2	0.5	0	0.0	0	0.0	
Moderate-income	40	9.5	37	9.0	3	27.3	0	0.0	
Middle-income	178	42.1	176	42.7	2	18.2	0	0.0	
Upper-income	203	48.0	197	47.8	6	54.5	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>423</b>	<b>100.0</b>	<b>412</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.4		2.6		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 IN Lafayette-West Lafayette #29200

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.5	1,168	2.6	506	43.3	9,177	20.1
Moderate-income	10	21.7	8,247	18.1	1,494	18.1	7,530	16.5
Middle-income	18	39.1	19,869	43.5	1,969	9.9	10,442	22.9
Upper-income	12	26.1	16,237	35.6	838	5.2	18,481	40.5
Unknown-income	3	6.5	109	0.2	22	20.2	0	0.0
<b>Total Assessment Area</b>	<b>46</b>	<b>100.0</b>	<b>45,630</b>	<b>100.0</b>	<b>4,829</b>	<b>10.6</b>	<b>45,630</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,131	410	0.9	8.0	4,068	79.3	653	12.7
Moderate-income	17,789	6,662	14.9	37.5	9,534	53.6	1,593	9.0
Middle-income	34,453	19,792	44.3	57.4	11,477	33.3	3,184	9.2
Upper-income	26,506	17,796	39.8	67.1	7,082	26.7	1,628	6.1
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8
<b>Total Assessment Area</b>	<b>86,265</b>	<b>44,703</b>	<b>100.0</b>	<b>51.8</b>	<b>34,151</b>	<b>39.6</b>	<b>7,411</b>	<b>8.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	256	3.7	227	3.6	28	5.5	1	1.5
Moderate-income	1,891	27.4	1,670	26.4	210	41.2	11	16.9
Middle-income	2,436	35.3	2,240	35.4	164	32.2	32	49.2
Upper-income	2,098	30.4	1,982	31.3	96	18.8	20	30.8
Unknown-income	217	3.1	204	3.2	12	2.4	1	1.5
<b>Total Assessment Area</b>	<b>6,898</b>	<b>100.0</b>	<b>6,323</b>	<b>100.0</b>	<b>510</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.7		7.4		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	2.0	9	1.9	1	8.3	0	0.0
Middle-income	328	66.8	318	66.4	10	83.3	0	0.0
Upper-income	153	31.2	152	31.7	1	8.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>491</b>	<b>100.0</b>	<b>479</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			97.6		2.4		.0

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Columbus: MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1
Moderate-income	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7
Middle-income	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2
Upper-income	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0
Unknown-income	3	0.8	152	0.0	54	35.5	0	0.0
<b>Total Assessment Area</b>	<b>379</b>	<b>100.0</b>	<b>415,034</b>	<b>100.0</b>	<b>44,423</b>	<b>10.7</b>	<b>415,034</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0
Moderate-income	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1
Middle-income	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2
Upper-income	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
<b>Total Assessment Area</b>	<b>734,625</b>	<b>397,492</b>	<b>100.0</b>	<b>54.1</b>	<b>268,364</b>	<b>36.5</b>	<b>68,769</b>	<b>9.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	7,953	9.6	7,134	9.5	780	12.0	39	5.5
Moderate-income	14,322	17.3	13,063	17.3	1,175	18.0	84	11.8
Middle-income	23,827	28.8	21,925	29.1	1,696	26.0	206	28.9
Upper-income	36,226	43.8	33,043	43.8	2,802	42.9	381	53.5
Unknown-income	342	0.4	267	0.4	73	1.1	2	0.3
<b>Total Assessment Area</b>	<b>82,670</b>	<b>100.0</b>	<b>75,432</b>	<b>100.0</b>	<b>6,526</b>	<b>100.0</b>	<b>712</b>	<b>100.0</b>
	Percentage of Total Businesses:		91.2		7.9		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	32	3.1	30	3.0	2	9.1	0	0.0
Moderate-income	111	10.7	107	10.6	4	18.2	0	0.0
Middle-income	466	45.1	458	45.3	8	36.4	0	0.0
Upper-income	425	41.1	415	41.1	8	36.4	2	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,034</b>	<b>100.0</b>	<b>1,010</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:		97.7		2.1		.2	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2019 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>26,203</b>	<b>100.0</b>	<b>3,325</b>	<b>12.7</b>	<b>26,203</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>44,859</b>	<b>26,883</b>	<b>100.0</b>	<b>59.9</b>	<b>13,103</b>	<b>29.2</b>	<b>4,873</b>	<b>10.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	180	4.7	149	4.5	29	6.7	2	4.4
Moderate-income	739	19.5	612	18.4	118	27.4	9	20.0
Middle-income	1,685	44.4	1,495	45.0	165	38.4	25	55.6
Upper-income	1,194	31.4	1,067	32.1	118	27.4	9	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,798</b>	<b>100.0</b>	<b>3,323</b>	<b>100.0</b>	<b>430</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>
Percentage of Total Businesses:			87.5		11.3		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.0	2	1.0	0	0.0	0	0.0
Middle-income	174	84.1	172	83.9	2	100.0	0	0.0
Upper-income	31	15.0	31	15.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>207</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			99.0		1.0		.0	

2019 FFIEC Census Data and 2019 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IL Danville MSA #19180

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	4.2	851	4.2	376	44.2	4,388	21.7	
Moderate-income	5	20.8	3,018	14.9	892	29.6	3,388	16.8	
Middle-income	10	41.7	9,603	47.6	1,162	12.1	4,181	20.7	
Upper-income	8	33.3	6,716	33.3	437	6.5	8,231	40.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>20,188</b>	<b>100.0</b>	<b>2,867</b>	<b>14.2</b>	<b>20,188</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	1,482	611	2.8	41.2	688	46.4	183	12.3	
Moderate-income	6,185	2,470	11.4	39.9	2,411	39.0	1,304	21.1	
Middle-income	17,179	10,798	49.6	62.9	4,554	26.5	1,827	10.6	
Upper-income	11,247	7,872	36.2	70.0	2,127	18.9	1,248	11.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>36,093</b>	<b>21,751</b>	<b>100.0</b>	<b>60.3</b>	<b>9,780</b>	<b>27.1</b>	<b>4,562</b>	<b>12.6</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	
Low-income	66	2.9	45	2.3	20	9.7	1	1.6	
Moderate-income	505	22.5	423	21.5	75	36.2	7	11.3	
Middle-income	1,000	44.6	900	45.7	73	35.3	27	43.5	
Upper-income	669	29.9	603	30.6	39	18.8	27	43.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,240</b>	<b>100.0</b>	<b>1,971</b>	<b>100.0</b>	<b>207</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	
	Percentage of Total Businesses:			88.0		9.2		2.8	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	96	41.7	93	41.5	3	60.0	0	0.0	
Upper-income	134	58.3	131	58.5	2	40.0	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>230</b>	<b>100.0</b>	<b>224</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	
	Percentage of Total Farms:			97.4		2.2		.4	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IL Nonmetropolitan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,683	21.1
Moderate-income	1	11.1	1,039	13.0	241	23.2	1,506	18.9
Middle-income	5	55.6	4,218	52.8	559	13.3	1,601	20.0
Upper-income	3	33.3	2,729	34.2	164	6.0	3,196	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>7,986</b>	<b>100.0</b>	<b>964</b>	<b>12.1</b>	<b>7,986</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,027	1,185	13.1	58.5	568	28.0	274	13.5
Middle-income	6,865	4,662	51.7	67.9	1,521	22.2	682	9.9
Upper-income	4,517	3,167	35.1	70.1	726	16.1	624	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,409</b>	<b>9,014</b>	<b>100.0</b>	<b>67.2</b>	<b>2,815</b>	<b>21.0</b>	<b>1,580</b>	<b>11.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	223	21.0	194	21.5	21	19.8	8	15.1
Middle-income	513	48.4	434	48.1	53	50.0	26	49.1
Upper-income	325	30.6	274	30.4	32	30.2	19	35.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,061</b>	<b>100.0</b>	<b>902</b>	<b>100.0</b>	<b>106</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>
Percentage of Total Businesses:			85.0		10.0		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	3.0	8	2.7	1	20.0	0	0.0
Middle-income	173	57.5	169	57.1	4	80.0	0	0.0
Upper-income	119	39.5	119	40.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>301</b>	<b>100.0</b>	<b>296</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:			98.3		1.7		.0	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IN Bloomington MSA #14020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2	
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8	
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5	
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5	
Unknown-income	1	3.2	15	0.1	12	80.0	0	0.0	
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>27,809</b>	<b>100.0</b>	<b>3,320</b>	<b>11.9</b>	<b>27,809</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9	
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2	
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7	
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4	
Unknown-income	33	3	0.0	9.1	30	90.9	0	0.0	
<b>Total Assessment Area</b>	<b>59,808</b>	<b>29,050</b>	<b>100.0</b>	<b>48.6</b>	<b>25,115</b>	<b>42.0</b>	<b>5,643</b>	<b>9.4</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	327	5.8	290	5.7	37	8.5	0	0.0	
Moderate-income	1,139	20.2	1,022	19.9	107	24.5	10	15.6	
Middle-income	2,103	37.4	1,882	36.7	190	43.6	31	48.4	
Upper-income	1,980	35.2	1,868	36.4	91	20.9	21	32.8	
Unknown-income	79	1.4	66	1.3	11	2.5	2	3.1	
<b>Total Assessment Area</b>	<b>5,628</b>	<b>100.0</b>	<b>5,128</b>	<b>100.0</b>	<b>436</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	
	Percentage of Total Businesses:			91.1		7.7		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1	1.1	1	1.2	0	0.0	0	0.0	
Moderate-income	6	6.8	6	7.0	0	0.0	0	0.0	
Middle-income	44	50.0	44	51.2	0	0.0	0	0.0	
Upper-income	37	42.0	35	40.7	2	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>88</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.7		2.3		.0	

2018 FFIEC Census Data and 2018 D&B Information



### Combined Demographics Report

Assessment Area(s): 2018 IN Columbus MSA #18020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,964	19.2	
Moderate-income	4	26.7	4,696	22.8	779	16.6	3,948	19.2	
Middle-income	7	46.7	10,467	50.8	846	8.1	4,473	21.7	
Upper-income	4	26.7	5,449	26.4	170	3.1	8,227	39.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>20,612</b>	<b>100.0</b>	<b>1,795</b>	<b>8.7</b>	<b>20,612</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7	
Middle-income	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7	
Upper-income	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>33,422</b>	<b>21,588</b>	<b>100.0</b>	<b>64.6</b>	<b>8,930</b>	<b>26.7</b>	<b>2,904</b>	<b>8.7</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	994	34.6	820	32.6	158	49.2	16	47.1	
Middle-income	1,182	41.2	1,056	42.0	111	34.6	15	44.1	
Upper-income	693	24.2	638	25.4	52	16.2	3	8.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,869</b>	<b>100.0</b>	<b>2,514</b>	<b>100.0</b>	<b>321</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	
Percentage of Total Businesses:			87.6		11.2		1.2		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	22	15.2	22	15.6	0	0.0	0	0.0	
Middle-income	111	76.6	107	75.9	4	100.0	0	0.0	
Upper-income	12	8.3	12	8.5	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>145</b>	<b>100.0</b>	<b>141</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
Percentage of Total Farms:			97.2		2.8		.0		

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IN Gary MD #23844

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	16.1	11,818	6.9	5,209	44.1	38,550	22.5
Moderate-income	31	20.0	27,971	16.3	6,793	24.3	28,094	16.4
Middle-income	54	34.8	65,831	38.4	6,696	10.2	35,091	20.5
Upper-income	41	26.5	65,709	38.4	3,195	4.9	69,594	40.6
Unknown-income	4	2.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>155</b>	<b>100.0</b>	<b>171,329</b>	<b>100.0</b>	<b>21,893</b>	<b>12.8</b>	<b>171,329</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	27,397	7,601	4.3	27.7	11,833	43.2	7,963	29.1
Moderate-income	51,591	24,307	13.6	47.1	17,825	34.6	9,459	18.3
Middle-income	109,394	69,582	39.1	63.6	30,695	28.1	9,117	8.3
Upper-income	94,312	76,609	43.0	81.2	12,366	13.1	5,337	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>282,694</b>	<b>178,099</b>	<b>100.0</b>	<b>63.0</b>	<b>72,719</b>	<b>25.7</b>	<b>31,876</b>	<b>11.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1,434	5.3	1,250	5.1	154	7.3	30	9.0
Moderate-income	3,427	12.7	3,076	12.5	309	14.7	42	12.5
Middle-income	10,321	38.3	9,320	38.0	891	42.5	110	32.8
Upper-income	11,775	43.7	10,884	44.4	738	35.2	153	45.7
Unknown-income	15	0.1	10	0.0	5	0.2	0	0.0
<b>Total Assessment Area</b>	<b>26,972</b>	<b>100.0</b>	<b>24,540</b>	<b>100.0</b>	<b>2,097</b>	<b>100.0</b>	<b>335</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.0		7.8		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	40	9.3	37	8.8	3	27.3	0	0.0
Middle-income	179	41.6	177	42.2	2	18.2	0	0.0
Upper-income	209	48.6	203	48.4	6	54.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>430</b>	<b>100.0</b>	<b>419</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			97.4		2.6		.0

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 IN Lafayette-West Lafayette MSA #29200

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8	1,168	2.7	506	43.3	8,801	20.4
Moderate-income	10	22.7	8,247	19.1	1,494	18.1	6,950	16.1
Middle-income	16	36.4	17,419	40.3	1,825	10.5	9,931	23.0
Upper-income	12	27.3	16,237	37.6	838	5.2	17,498	40.5
Unknown-income	3	6.8	109	0.3	22	20.2	0	0.0
<b>Total Assessment Area</b>	<b>44</b>	<b>100.0</b>	<b>43,180</b>	<b>100.0</b>	<b>4,685</b>	<b>10.8</b>	<b>43,180</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,131	410	1.0	8.0	4,068	79.3	653	12.7
Moderate-income	17,789	6,662	15.8	37.5	9,534	53.6	1,593	9.0
Middle-income	30,780	17,130	40.7	55.7	10,834	35.2	2,816	9.1
Upper-income	26,506	17,796	42.3	67.1	7,082	26.7	1,628	6.1
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8
<b>Total Assessment Area</b>	<b>82,592</b>	<b>42,041</b>	<b>100.0</b>	<b>50.9</b>	<b>33,508</b>	<b>40.6</b>	<b>7,043</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	260	4.0	231	3.9	27	5.5	2	2.4
Moderate-income	1,849	28.6	1,616	27.4	217	44.3	16	19.3
Middle-income	2,093	32.4	1,921	32.6	141	28.8	31	37.3
Upper-income	2,058	31.8	1,932	32.8	93	19.0	33	39.8
Unknown-income	209	3.2	196	3.3	12	2.4	1	1.2
<b>Total Assessment Area</b>	<b>6,469</b>	<b>100.0</b>	<b>5,896</b>	<b>100.0</b>	<b>490</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.1		7.6		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	2.7	11	2.5	1	11.1	0	0.0
Middle-income	274	61.3	267	61.0	7	77.8	0	0.0
Upper-income	161	36.0	160	36.5	1	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>447</b>	<b>100.0</b>	<b>438</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.0		2.0		.0

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Columbus: MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1	
Moderate-income	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7	
Middle-income	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2	
Upper-income	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0	
Unknown-income	3	0.8	152	0.0	54	35.5	0	0.0	
<b>Total Assessment Area</b>	<b>379</b>	<b>100.0</b>	<b>415,034</b>	<b>100.0</b>	<b>44,423</b>	<b>10.7</b>	<b>415,034</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0	
Moderate-income	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1	
Middle-income	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2	
Upper-income	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1	
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2	
<b>Total Assessment Area</b>	<b>734,625</b>	<b>397,492</b>	<b>100.0</b>	<b>54.1</b>	<b>268,364</b>	<b>36.5</b>	<b>68,769</b>	<b>9.4</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7,829	9.5	6,960	9.3	795	11.9	74	7.6	
Moderate-income	14,176	17.2	12,846	17.2	1,207	18.1	123	12.7	
Middle-income	23,710	28.8	21,716	29.1	1,730	25.9	264	27.2	
Upper-income	36,237	44.0	32,868	44.0	2,864	43.0	505	52.0	
Unknown-income	328	0.4	252	0.3	71	1.1	5	0.5	
<b>Total Assessment Area</b>	<b>82,280</b>	<b>100.0</b>	<b>74,642</b>	<b>100.0</b>	<b>6,667</b>	<b>100.0</b>	<b>971</b>	<b>100.0</b>	
	Percentage of Total Businesses:			90.7		8.1		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	29	2.7	27	2.6	2	8.0	0	0.0	
Moderate-income	106	10.0	102	9.9	4	16.0	0	0.0	
Middle-income	488	46.2	479	46.6	9	36.0	0	0.0	
Upper-income	432	40.9	420	40.8	10	40.0	2	100.0	
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>1,056</b>	<b>100.0</b>	<b>1,029</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	
	Percentage of Total Farms:			97.4		2.4		.2	

2018 FFIEC Census Data and 2018 D&B Information

### Combined Demographics Report

Assessment Area(s): 2018 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>26,203</b>	<b>100.0</b>	<b>3,325</b>	<b>12.7</b>	<b>26,203</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>44,859</b>	<b>26,883</b>	<b>100.0</b>	<b>59.9</b>	<b>13,103</b>	<b>29.2</b>	<b>4,873</b>	<b>10.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	186	4.7	156	4.5	29	6.8	1	2.1
Moderate-income	768	19.5	644	18.6	116	27.2	8	17.0
Middle-income	1,743	44.3	1,549	44.8	165	38.6	29	61.7
Upper-income	1,235	31.4	1,109	32.1	117	27.4	9	19.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,932</b>	<b>100.0</b>	<b>3,458</b>	<b>100.0</b>	<b>427</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>
	Percentage of Total Businesses:			87.9		10.9		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.0	2	1.0	0	0.0	0	0.0
Middle-income	176	85.4	174	85.3	2	100.0	0	0.0
Upper-income	28	13.6	28	13.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>206</b>	<b>100.0</b>	<b>204</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			99.0		1.0		.0

2018 FFIEC Census Data and 2018 D&B Information

**Combined Demographics Report**

Assessment Area(s): 2017 IN Bloomington MSA #14020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2	
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8	
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5	
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5	
Unknown-income	1	3.2	15	0.1	12	80.0	0	0.0	
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>27,809</b>	<b>100.0</b>	<b>3,320</b>	<b>11.9</b>	<b>27,809</b>	<b>100.0</b>	
	Housing Unit: by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	#	%	#	%	#	%
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9	
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2	
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7	
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4	
Unknown-income	33	3	0.0	9.1	30	90.9	0	0.0	
<b>Total Assessment Area</b>	<b>59,808</b>	<b>29,050</b>	<b>100.0</b>	<b>48.6</b>	<b>25,115</b>	<b>42.0</b>	<b>5,643</b>	<b>9.4</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	257	5.5	222	5.2	35	8.1	0	0.0	
Moderate-income	986	20.9	876	20.6	103	23.8	7	17.5	
Middle-income	1,770	37.5	1,566	36.9	185	42.8	19	47.5	
Upper-income	1,633	34.6	1,523	35.9	96	22.2	14	35.0	
Unknown-income	69	1.5	56	1.3	13	3.0	0	0.0	
<b>Total Assessment Area</b>	<b>4,715</b>	<b>100.0</b>	<b>4,243</b>	<b>100.0</b>	<b>432</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	
	Percentage of Total Businesses:			90.0		9.2		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1	1.4	1	1.5	0	0.0	0	0.0	
Moderate-income	3	4.3	3	4.5	0	0.0	0	0.0	
Middle-income	35	50.7	34	50.7	1	50.0	0	0.0	
Upper-income	30	43.5	29	43.3	1	50.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>69</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.1		2.9		.0	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 IN Columbus MSA #18020

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,964	19.2	
Moderate-income	4	26.7	4,696	22.8	779	16.6	3,948	19.2	
Middle-income	7	46.7	10,467	50.8	846	8.1	4,473	21.7	
Upper-income	4	26.7	5,449	26.4	170	3.1	8,227	39.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>15</b>	<b>100.0</b>	<b>20,612</b>	<b>100.0</b>	<b>1,795</b>	<b>8.7</b>	<b>20,612</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	9,027	4,473	20.7	49.6	3,675	40.7	879	9.7	
Middle-income	15,998	11,188	51.8	69.9	3,574	22.3	1,236	7.7	
Upper-income	8,397	5,927	27.5	70.6	1,681	20.0	789	9.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>33,422</b>	<b>21,588</b>	<b>100.0</b>	<b>64.6</b>	<b>8,930</b>	<b>26.7</b>	<b>2,904</b>	<b>8.7</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	855	34.8	687	32.6	154	49.2	14	42.4	
Middle-income	1,005	40.9	889	42.1	102	32.6	14	42.4	
Upper-income	596	24.3	534	25.3	57	18.2	5	15.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>2,456</b>	<b>100.0</b>	<b>2,110</b>	<b>100.0</b>	<b>313</b>	<b>100.0</b>	<b>33</b>	<b>100.0</b>	
Percentage of Total Businesses:			85.9		12.7		1.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	19	14.5	19	14.8	0	0.0	0	0.0	
Middle-income	100	76.3	97	75.8	3	100.0	0	0.0	
Upper-income	12	9.2	12	9.4	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>131</b>	<b>100.0</b>	<b>128</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
Percentage of Total Farms:			97.7		2.3		.0		

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 IN Fort Wayne MSA #23060

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	12.5	8,400	9.1	3,304	39.3	19,032	20.7
Moderate-income	24	25.0	16,032	17.4	3,710	23.1	16,495	17.9
Middle-income	35	36.5	36,349	39.5	2,948	8.1	20,014	21.8
Upper-income	22	22.9	30,987	33.7	1,003	3.2	36,437	39.6
Unknown-income	3	3.1	210	0.2	77	36.7	0	0.0
<b>Total Assessment Area</b>	<b>96</b>	<b>100.0</b>	<b>91,978</b>	<b>100.0</b>	<b>11,042</b>	<b>12.0</b>	<b>91,978</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	17,420	6,511	6.7	37.4	7,774	44.6	3,135	18.0
Moderate-income	33,082	14,630	15.1	44.2	13,845	41.9	4,607	13.9
Middle-income	59,670	40,614	42.0	68.1	15,342	25.7	3,714	6.2
Upper-income	42,919	34,901	36.1	81.3	6,290	14.7	1,728	4.0
Unknown-income	769	109	0.1	14.2	520	67.6	140	18.2
<b>Total Assessment Area</b>	<b>153,860</b>	<b>96,765</b>	<b>100.0</b>	<b>62.9</b>	<b>43,771</b>	<b>28.4</b>	<b>13,324</b>	<b>8.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	904	7.1	740	6.7	159	10.0	5	4.3
Moderate-income	2,567	20.1	2,160	19.5	389	24.5	18	15.4
Middle-income	4,612	36.1	4,012	36.3	565	35.6	35	29.9
Upper-income	4,125	32.3	3,748	33.9	330	20.8	47	40.2
Unknown-income	561	4.4	405	3.7	144	9.1	12	10.3
<b>Total Assessment Area</b>	<b>12,769</b>	<b>100.0</b>	<b>11,065</b>	<b>100.0</b>	<b>1,587</b>	<b>100.0</b>	<b>117</b>	<b>100.0</b>
	Percentage of Total Businesses:			86.7		12.4		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	8	2.5	7	2.2	1	25.0	0	0.0
Middle-income	181	57.1	178	56.9	3	75.0	0	0.0
Upper-income	127	40.1	127	40.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>317</b>	<b>100.0</b>	<b>313</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			98.7		1.3		.0

2017 FFIEC Census Data and 2017 D&B Information



### Combined Demographics Report

Assessment Area(s): 2017 IN Gary MD #23844

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	25	16.6	11,818	7.1	5,209	44.1	37,715	22.5	
Moderate-income	30	19.9	27,140	16.2	6,738	24.8	27,174	16.2	
Middle-income	51	33.8	62,923	37.5	6,387	10.2	34,182	20.4	
Upper-income	41	27.2	65,709	39.2	3,195	4.9	68,519	40.9	
Unknown-income	4	2.6	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>151</b>	<b>100.0</b>	<b>167,590</b>	<b>100.0</b>	<b>21,529</b>	<b>12.8</b>	<b>167,590</b>	<b>100.0</b>	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	27,397	7,601	4.4	27.7	11,833	43.2	7,963	29.1	
Moderate-income	50,168	23,413	13.5	46.7	17,502	34.9	9,253	18.4	
Middle-income	104,777	66,414	38.2	63.4	29,679	28.3	8,684	8.3	
Upper-income	94,312	76,609	44.0	81.2	12,366	13.1	5,337	5.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>276,654</b>	<b>174,037</b>	<b>100.0</b>	<b>62.9</b>	<b>71,380</b>	<b>25.8</b>	<b>31,237</b>	<b>11.3</b>	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1,187	5.6	1,017	5.3	154	7.7	16	8.1	
Moderate-income	2,536	11.9	2,214	11.5	294	14.7	28	14.2	
Middle-income	8,014	37.5	7,125	37.1	831	41.5	58	29.4	
Upper-income	9,632	45.0	8,819	46.0	718	35.8	95	48.2	
Unknown-income	18	0.1	11	0.1	7	0.3	0	0.0	
<b>Total Assessment Area</b>	<b>21,387</b>	<b>100.0</b>	<b>19,186</b>	<b>100.0</b>	<b>2,004</b>	<b>100.0</b>	<b>197</b>	<b>100.0</b>	
	Percentage of Total Businesses:			89.7		9.4		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	3	1.0	3	1.0	0	0.0	0	0.0	
Moderate-income	5	1.7	5	1.7	0	0.0	0	0.0	
Middle-income	104	35.1	102	35.3	2	28.6	0	0.0	
Upper-income	184	62.2	179	61.9	5	71.4	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total Assessment Area</b>	<b>296</b>	<b>100.0</b>	<b>289</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	
	Percentage of Total Farms:			97.6		2.4		.0	

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 IN Lafayette-West Lafayette MSA #29200

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8	1,168	2.7	506	43.3	8,801	20.4
Moderate-income	10	22.7	8,247	19.1	1,494	18.1	6,950	16.1
Middle-income	16	36.4	17,419	40.3	1,825	10.5	9,931	23.0
Upper-income	12	27.3	16,237	37.6	838	5.2	17,498	40.5
Unknown-income	3	6.8	109	0.3	22	20.2	0	0.0
<b>Total Assessment Area</b>	<b>44</b>	<b>100.0</b>	<b>43,180</b>	<b>100.0</b>	<b>4,685</b>	<b>10.8</b>	<b>43,180</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,131	410	1.0	8.0	4,068	79.3	653	12.7
Moderate-income	17,789	6,662	15.8	37.5	9,534	53.6	1,593	9.0
Middle-income	30,780	17,130	40.7	55.7	10,834	35.2	2,816	9.1
Upper-income	26,506	17,796	42.3	67.1	7,082	26.7	1,628	6.1
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8
<b>Total Assessment Area</b>	<b>82,592</b>	<b>42,041</b>	<b>100.0</b>	<b>50.9</b>	<b>33,508</b>	<b>40.6</b>	<b>7,043</b>	<b>8.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	233	4.2	204	4.1	28	5.7	1	1.4
Moderate-income	1,541	28.0	1,316	26.7	214	43.5	11	15.9
Middle-income	1,876	34.1	1,704	34.5	147	29.9	25	36.2
Upper-income	1,676	30.5	1,558	31.6	89	18.1	29	42.0
Unknown-income	171	3.1	154	3.1	14	2.8	3	4.3
<b>Total Assessment Area</b>	<b>5,497</b>	<b>100.0</b>	<b>4,936</b>	<b>100.0</b>	<b>492</b>	<b>100.0</b>	<b>69</b>	<b>100.0</b>
	Percentage of Total Businesses:			89.8		9.0		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	2.7	11	2.6	1	10.0	0	0.0
Middle-income	275	62.9	267	62.5	8	80.0	0	0.0
Upper-income	150	34.3	149	34.9	1	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>437</b>	<b>100.0</b>	<b>427</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			97.7		2.3		.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Columbus: MSA #18140

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	17.2	38,866	9.4	14,039	36.1	91,665	22.1
Moderate-income	90	23.7	86,310	20.8	16,256	18.8	69,494	16.7
Middle-income	110	29.0	133,110	32.1	9,739	7.3	79,663	19.2
Upper-income	111	29.3	156,596	37.7	4,335	2.8	174,212	42.0
Unknown-income	3	0.8	152	0.0	54	35.5	0	0.0
<b>Total Assessment Area</b>	<b>379</b>	<b>100.0</b>	<b>415,034</b>	<b>100.0</b>	<b>44,423</b>	<b>10.7</b>	<b>415,034</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	94,337	22,257	5.6	23.6	51,339	54.4	20,741	22.0
Moderate-income	168,326	71,151	17.9	42.3	78,503	46.6	18,672	11.1
Middle-income	230,093	133,297	33.5	57.9	80,174	34.8	16,622	7.2
Upper-income	240,212	170,758	43.0	71.1	57,121	23.8	12,333	5.1
Unknown-income	1,657	29	0.0	1.8	1,227	74.0	401	24.2
<b>Total Assessment Area</b>	<b>734,625</b>	<b>397,492</b>	<b>100.0</b>	<b>54.1</b>	<b>268,364</b>	<b>36.5</b>	<b>68,769</b>	<b>9.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	6,123	9.2	5,254	8.9	818	12.4	51	7.7
Moderate-income	11,177	16.8	9,917	16.8	1,188	18.1	72	10.9
Middle-income	19,059	28.7	17,173	29.0	1,698	25.8	188	28.5
Upper-income	29,735	44.8	26,576	45.0	2,812	42.7	347	52.6
Unknown-income	266	0.4	200	0.3	64	1.0	2	0.3
<b>Total Assessment Area</b>	<b>66,360</b>	<b>100.0</b>	<b>59,120</b>	<b>100.0</b>	<b>6,580</b>	<b>100.0</b>	<b>660</b>	<b>100.0</b>
	Percentage of Total Businesses:			89.1		9.9		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	29	3.1	28	3.1	1	4.5	0	0.0
Moderate-income	102	10.9	96	10.5	6	27.3	0	0.0
Middle-income	456	48.7	447	48.9	9	40.9	0	0.0
Upper-income	349	37.2	343	37.5	6	27.3	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>937</b>	<b>100.0</b>	<b>915</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			97.7		2.3		.0

2017 FFIEC Census Data and 2017 D&B Information

### Combined Demographics Report

Assessment Area(s): 2017 OH Lima MSA #30620

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	1,445	5.5	766	53.0	5,698	21.7
Moderate-income	8	24.2	4,466	17.0	1,150	25.8	4,460	17.0
Middle-income	14	42.4	12,828	49.0	1,135	8.8	5,658	21.6
Upper-income	7	21.2	7,464	28.5	274	3.7	10,387	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>33</b>	<b>100.0</b>	<b>26,203</b>	<b>100.0</b>	<b>3,325</b>	<b>12.7</b>	<b>26,203</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,374	720	2.7	21.3	1,818	53.9	836	24.8
Moderate-income	8,999	3,446	12.8	38.3	3,902	43.4	1,651	18.3
Middle-income	20,849	14,154	52.7	67.9	5,009	24.0	1,686	8.1
Upper-income	11,637	8,563	31.9	73.6	2,374	20.4	700	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>44,859</b>	<b>26,883</b>	<b>100.0</b>	<b>59.9</b>	<b>13,103</b>	<b>29.2</b>	<b>4,873</b>	<b>10.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	166	4.8	137	4.5	29	7.1	0	0.0
Moderate-income	695	20.1	579	19.2	111	27.2	5	13.5
Middle-income	1,522	44.0	1,345	44.7	152	37.3	25	67.6
Upper-income	1,074	31.1	951	31.6	116	28.4	7	18.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,457</b>	<b>100.0</b>	<b>3,012</b>	<b>100.0</b>	<b>408</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>
	Percentage of Total Businesses:			87.1		11.8		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	176	85.9	174	85.7	2	100.0	0	0.0
Upper-income	29	14.1	29	14.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>205</b>	<b>100.0</b>	<b>203</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			99.0		1.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX J

LIMITED SCOPE PEER TABLES

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Danville MSA #19180

Business Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	0.8%	293	0.5%	32	5.2%	1,597	2.7%
Moderate	21	3.4%	1,460	2.4%	143	23.3%	10,052	16.8%
<i>Low/Moderate Total</i>	<i>26</i>	<i>4.2%</i>	<i>1,753</i>	<i>2.9%</i>	<i>175</i>	<i>28.5%</i>	<i>11,649</i>	<i>19.4%</i>
Middle	297	48.5%	26,904	44.8%	161	26.3%	14,973	25.0%
Upper	290	47.3%	31,349	52.2%	177	28.9%	24,344	40.6%
Unknown	0	0.0%	0	0.0%	100	16.3%	9,040	15.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>613</b>	<b>100.0%</b>	<b>60,006</b>	<b>100.0%</b>	<b>613</b>	<b>100.0%</b>	<b>60,006</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	4	1.0%	177	0.5%	28	7.1%	1,560	4.2%
Moderate	12	3.0%	562	1.5%	49	12.3%	2,971	8.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>4.0%</i>	<i>739</i>	<i>2.0%</i>	<i>77</i>	<i>19.4%</i>	<i>4,531</i>	<i>12.3%</i>
Middle	195	49.1%	16,903	45.8%	97	24.4%	7,884	21.4%
Upper	186	46.9%	19,285	52.2%	163	41.1%	18,120	49.1%
Unknown	0	0.0%	0	0.0%	60	15.1%	6,392	17.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>397</b>	<b>100.0%</b>	<b>36,927</b>	<b>100.0%</b>	<b>397</b>	<b>100.0%</b>	<b>36,927</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	6	10.2%	157	7.7%
Moderate	3	5.1%	56	2.8%	10	16.9%	340	16.8%
<i>Low/Moderate Total</i>	<i>3</i>	<i>5.1%</i>	<i>56</i>	<i>2.8%</i>	<i>16</i>	<i>27.1%</i>	<i>497</i>	<i>24.5%</i>
Middle	39	66.1%	1,406	69.3%	16	27.1%	446	22.0%
Upper	17	28.8%	567	27.9%	25	42.4%	1,049	51.7%
Unknown	0	0.0%	0	0.0%	2	3.4%	37	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>2,029</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>2,029</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	2	11.1%	295	3.8%	0	0.0%	0	0.0%
Moderate	4	22.2%	2,649	34.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>33.3%</i>	<i>2,944</i>	<i>38.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	7	38.9%	1,825	23.6%	0	0.0%	0	0.0%
Upper	5	27.8%	2,958	38.3%	1	5.6%	264	3.4%
Unknown	0	0.0%	0	0.0%	17	94.4%	7,463	96.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>7,727</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>7,727</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	11.1%	50	12.0%
Moderate	0	0.0%	0	0.0%	1	11.1%	18	4.3%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>22.2%</i>	<i>68</i>	<i>16.4%</i>
Middle	3	33.3%	79	19.0%	1	11.1%	11	2.7%
Upper	6	66.7%	336	81.0%	4	44.4%	246	59.3%
Unknown	0	0.0%	0	0.0%	2	22.2%	90	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>415</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>415</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	3	6.0%	116	5.5%
Moderate	2	4.0%	153	7.2%	11	22.0%	470	22.2%
<i>Low/Moderate Total</i>	<i>2</i>	<i>4.0%</i>	<i>153</i>	<i>7.2%</i>	<i>14</i>	<i>28.0%</i>	<i>586</i>	<i>27.7%</i>
Middle	23	46.0%	741	35.0%	8	16.0%	346	16.3%
Upper	25	50.0%	1,223	57.8%	27	54.0%	1,151	54.4%
Unknown	0	0.0%	0	0.0%	1	2.0%	34	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	2	5.6%	47	2.3%	0	0.0%	0	0.0%
Moderate	3	8.3%	127	6.2%	1	2.8%	45	2.2%
<i>Low/Moderate Total</i>	<i>5</i>	<i>13.9%</i>	<i>174</i>	<i>8.5%</i>	<i>1</i>	<i>2.8%</i>	<i>45</i>	<i>2.2%</i>
Middle	19	52.8%	969	47.2%	0	0.0%	0	0.0%
Upper	12	33.3%	909	44.3%	1	2.8%	198	9.6%
Unknown	0	0.0%	0	0.0%	34	94.4%	1,809	88.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>2,052</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>2,052</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	13	1.1%	812	0.7%	70	5.9%	3,480	3.1%
Moderate	45	3.8%	5,007	4.5%	215	18.2%	13,896	12.5%
<i>Low/Moderate Total</i>	<i>58</i>	<i>4.9%</i>	<i>5,819</i>	<i>5.2%</i>	<i>285</i>	<i>24.1%</i>	<i>17,376</i>	<i>15.6%</i>
Middle	583	49.3%	48,827	43.9%	283	23.9%	23,660	21.3%
Upper	541	45.8%	56,627	50.9%	398	33.7%	45,372	40.8%
Unknown	0	0.0%	0	0.0%	216	18.3%	24,865	22.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,182</b>	<b>100.0%</b>	<b>111,273</b>	<b>100.0%</b>	<b>1,182</b>	<b>100.0%</b>	<b>111,273</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Nonmetropolitan

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	20	9.0%	1,053	4.3%
Moderate	11	5.0%	741	3.0%	55	24.9%	4,926	20.2%
<i>Low/Moderate Total</i>	<i>11</i>	<i>5.0%</i>	<i>741</i>	<i>3.0%</i>	<i>75</i>	<i>33.9%</i>	<i>5,679</i>	<i>24.5%</i>
Middle	97	43.9%	8,750	35.8%	62	28.1%	6,794	27.8%
Upper	113	51.1%	14,943	61.2%	55	24.9%	8,404	34.4%
Unknown	0	0.0%	0	0.0%	29	13.1%	3,257	13.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>221</b>	<b>100.0%</b>	<b>24,434</b>	<b>100.0%</b>	<b>221</b>	<b>100.0%</b>	<b>24,434</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	7	4.7%	551	2.9%
Moderate	6	4.0%	499	2.7%	11	7.4%	1,002	5.3%
<i>Low/Moderate Total</i>	<i>6</i>	<i>4.0%</i>	<i>499</i>	<i>2.7%</i>	<i>18</i>	<i>12.1%</i>	<i>1,553</i>	<i>8.2%</i>
Middle	58	38.9%	5,966	31.7%	41	27.5%	4,242	22.5%
Upper	85	57.0%	12,365	65.7%	64	43.0%	9,355	49.7%
Unknown	0	0.0%	0	0.0%	26	17.4%	3,680	19.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>149</b>	<b>100.0%</b>	<b>18,830</b>	<b>100.0%</b>	<b>149</b>	<b>100.0%</b>	<b>18,830</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	1	8.3%	23	3.2%
Moderate	2	16.7%	35	4.9%	3	25.0%	57	7.9%
<i>Low/Moderate Total</i>	<i>2</i>	<i>16.7%</i>	<i>35</i>	<i>4.9%</i>	<i>4</i>	<i>33.3%</i>	<i>80</i>	<i>11.2%</i>
Middle	3	25.0%	104	14.5%	3	25.0%	210	29.3%
Upper	7	58.3%	578	80.6%	4	33.3%	391	54.5%
Unknown	0	0.0%	0	0.0%	1	8.3%	36	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>717</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>717</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	274	54.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>274</i>	<i>54.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	50.0%	229	45.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	503	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>503</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>503</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	16.7%	50	27.2%
Moderate	0	0.0%	0	0.0%	1	16.7%	7	3.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>33.3%</i>	<i>57</i>	<i>31.0%</i>
Middle	2	33.3%	24	13.0%	3	50.0%	110	59.8%
Upper	4	66.7%	160	87.0%	1	16.7%	17	9.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>184</b>	<b>100.0%</b>	<b>6</b>	<b>100.0%</b>	<b>184</b>	<b>100.0%</b>
<b>Other Purpose Close/Exempt</b>								
Low	0	0.0%	0	0.0%	1	14.3%	50	8.8%
Moderate	0	0.0%	0	0.0%	2	28.6%	95	16.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>42.9%</i>	<i>145</i>	<i>25.4%</i>
Middle	5	71.4%	373	65.3%	1	14.3%	10	1.8%
Upper	2	28.6%	198	34.7%	3	42.9%	416	72.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>571</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>571</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	61	5.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>8.3%</i>	<i>61</i>	<i>5.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	7	58.3%	530	51.2%	0	0.0%	0	0.0%
Upper	4	33.3%	445	43.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	12	100.0%	1,036	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	30	7.3%	1,727	3.7%
Moderate	21	5.1%	1,610	3.5%	72	17.6%	6,087	13.2%
<i>Low/Moderate Total</i>	<i>21</i>	<i>5.1%</i>	<i>1,610</i>	<i>3.5%</i>	<i>102</i>	<i>24.9%</i>	<i>7,814</i>	<i>16.9%</i>
Middle	173	42.3%	15,978	34.3%	110	26.9%	11,566	24.6%
Upper	215	52.6%	28,689	62.0%	127	31.1%	18,583	40.2%
Unknown	0	0.0%	0	0.0%	70	17.1%	8,512	18.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>46,273</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	<b>46,273</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Bloomington MSA #14020

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	60	2.6%	8,257	1.7%	123	5.4%	13,638	2.8%
Moderate	200	8.8%	40,403	8.4%	431	19.0%	66,157	13.7%
<i>Low/Moderate Total</i>	<i>260</i>	<i>11.3%</i>	<i>48,660</i>	<i>10.1%</i>	<i>354</i>	<i>24.4%</i>	<i>79,795</i>	<i>16.5%</i>
Middle	1,117	49.3%	214,571	44.4%	566	25.0%	107,710	22.3%
Upper	890	39.3%	219,802	45.5%	894	39.4%	244,752	50.7%
Unknown	0	0.0%	0	0.0%	253	11.2%	50,776	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,267</b>	<b>100.0%</b>	<b>483,033</b>	<b>100.0%</b>	<b>2,267</b>	<b>100.0%</b>	<b>483,033</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	38	2.0%	5,206	1.4%	133	7.0%	12,607	3.4%
Moderate	158	8.4%	26,173	7.1%	330	17.5%	40,329	11.0%
<i>Low/Moderate Total</i>	<i>196</i>	<i>10.4%</i>	<i>31,379</i>	<i>8.6%</i>	<i>463</i>	<i>24.5%</i>	<i>52,936</i>	<i>14.5%</i>
Middle	866	45.9%	149,258	40.8%	361	19.1%	58,091	15.9%
Upper	825	43.7%	185,320	50.6%	772	40.9%	190,368	52.0%
Unknown	1	0.1%	119	0.0%	292	15.5%	64,681	17.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,833</b>	<b>100.0%</b>	<b>366,076</b>	<b>100.0%</b>	<b>1,833</b>	<b>100.0%</b>	<b>366,076</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	5	2.9%	210	1.7%	13	7.4%	559	4.4%
Moderate	14	8.0%	924	7.3%	30	17.1%	1,557	12.3%
<i>Low/Moderate Total</i>	<i>19</i>	<i>10.9%</i>	<i>1,134</i>	<i>8.9%</i>	<i>43</i>	<i>24.5%</i>	<i>2,116</i>	<i>16.7%</i>
Middle	72	41.1%	4,930	38.8%	36	20.6%	1,941	15.3%
Upper	84	48.0%	6,634	52.2%	92	52.6%	7,847	61.8%
Unknown	0	0.0%	0	0.0%	4	2.3%	794	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>175</b>	<b>100.0%</b>	<b>12,698</b>	<b>100.0%</b>	<b>175</b>	<b>100.0%</b>	<b>12,698</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	2	2.9%	1,280	0.6%	0	0.0%	0	0.0%
Moderate	30	43.5%	174,736	76.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>32</i>	<i>46.4%</i>	<i>176,016</i>	<i>77.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	28	40.6%	36,809	16.2%	2	2.9%	903	0.4%
Upper	9	13.0%	14,310	6.3%	3	4.3%	1,197	0.5%
Unknown	0	0.0%	0	0.0%	64	92.8%	225,035	99.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>69</b>	<b>100.0%</b>	<b>227,135</b>	<b>100.0%</b>	<b>69</b>	<b>100.0%</b>	<b>227,135</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	2	1.1%	410	2.1%	10	5.5%	316	1.6%
Moderate	12	6.6%	1,215	6.2%	26	14.3%	1,264	6.5%
<i>Low/Moderate Total</i>	<i>14</i>	<i>7.7%</i>	<i>1,625</i>	<i>8.4%</i>	<i>36</i>	<i>19.8%</i>	<i>1,580</i>	<i>8.1%</i>
Middle	58	31.9%	4,921	21.7%	35	19.2%	2,156	11.1%
Upper	110	60.4%	13,596	69.9%	106	58.2%	15,423	79.3%
Unknown	0	0.0%	0	0.0%	5	2.7%	283	1.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>182</b>	<b>100.0%</b>	<b>19,442</b>	<b>100.0%</b>	<b>182</b>	<b>100.0%</b>	<b>19,442</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	6	11.8%	341	5.1%
Moderate	4	7.8%	288	4.3%	12	23.5%	1,095	16.4%
<i>Low/Moderate Total</i>	<i>4</i>	<i>7.8%</i>	<i>288</i>	<i>4.3%</i>	<i>18</i>	<i>35.3%</i>	<i>1,436</i>	<i>21.5%</i>
Middle	24	47.1%	2,966	44.3%	15	29.4%	1,126	16.8%
Upper	23	45.1%	3,438	51.4%	16	31.4%	4,052	60.5%
Unknown	0	0.0%	0	0.0%	2	3.9%	78	1.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>6,692</b>	<b>100.0%</b>	<b>51</b>	<b>100.0%</b>	<b>6,692</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	4	11.8%	811	22.7%	0	0.0%	0	0.0%
Moderate	4	11.8%	351	9.8%	1	2.9%	114	3.2%
<i>Low/Moderate Total</i>	<i>8</i>	<i>23.5%</i>	<i>1,162</i>	<i>32.6%</i>	<i>1</i>	<i>2.9%</i>	<i>114</i>	<i>3.2%</i>
Middle	17	50.0%	1,684	47.2%	0	0.0%	0	0.0%
Upper	9	26.5%	721	20.2%	1	2.9%	242	6.8%
Unknown	0	0.0%	0	0.0%	32	94.1%	3,211	90.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34</b>	<b>100.0%</b>	<b>3,567</b>	<b>100.0%</b>	<b>34</b>	<b>100.0%</b>	<b>3,567</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	111	2.4%	16,174	1.4%	285	6.1%	27,461	2.5%
Moderate	422	9.0%	244,090	21.8%	830	17.8%	110,516	9.9%
<i>Low/Moderate Total</i>	<i>533</i>	<i>11.4%</i>	<i>260,264</i>	<i>23.3%</i>	<i>1,115</i>	<i>23.9%</i>	<i>137,977</i>	<i>12.3%</i>
Middle	2,182	46.8%	414,439	37.0%	1,015	21.8%	171,927	15.4%
Upper	1,950	41.8%	443,821	39.7%	1,884	40.4%	463,881	41.5%
Unknown	1	0.0%	119	0.0%	652	14.0%	344,858	30.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,666</b>	<b>100.0%</b>	<b>1,118,643</b>	<b>100.0%</b>	<b>4,666</b>	<b>100.0%</b>	<b>1,118,643</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	191	10.6%	20,679	6.4%
Moderate	332	18.5%	42,881	13.3%	395	22.0%	53,793	16.6%
<i>Low/Moderate Total</i>	<i>332</i>	<i>18.5%</i>	<i>42,881</i>	<i>13.3%</i>	<i>396</i>	<i>22.6%</i>	<i>74,472</i>	<i>23.0%</i>
Middle	962	53.6%	158,323	48.9%	440	24.5%	75,211	23.2%
Upper	502	28.0%	122,316	37.8%	601	33.5%	147,761	45.7%
Unknown	0	0.0%	0	0.0%	169	9.4%	26,076	8.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,796</b>	<b>100.0%</b>	<b>323,520</b>	<b>100.0%</b>	<b>1,796</b>	<b>100.0%</b>	<b>323,520</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	88	7.5%	7,549	3.6%
Moderate	159	13.5%	17,876	8.6%	175	14.9%	19,797	9.6%
<i>Low/Moderate Total</i>	<i>159</i>	<i>13.5%</i>	<i>17,876</i>	<i>8.6%</i>	<i>263</i>	<i>22.3%</i>	<i>27,346</i>	<i>13.2%</i>
Middle	576	48.9%	87,931	42.4%	237	20.1%	33,299	16.1%
Upper	442	37.6%	101,389	48.9%	561	47.7%	124,199	59.9%
Unknown	0	0.0%	0	0.0%	116	9.9%	22,352	10.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,177</b>	<b>100.0%</b>	<b>207,196</b>	<b>100.0%</b>	<b>1,177</b>	<b>100.0%</b>	<b>207,196</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	17	7.2%	647	4.4%
Moderate	43	18.1%	1,720	11.8%	50	21.1%	2,229	15.3%
<i>Low/Moderate Total</i>	<i>43</i>	<i>18.1%</i>	<i>1,720</i>	<i>11.8%</i>	<i>67</i>	<i>28.3%</i>	<i>2,876</i>	<i>19.8%</i>
Middle	116	48.9%	6,213	42.7%	60	25.3%	2,629	18.1%
Upper	78	32.9%	6,629	45.5%	101	42.6%	8,484	58.3%
Unknown	0	0.0%	0	0.0%	9	3.8%	573	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>237</b>	<b>100.0%</b>	<b>14,562</b>	<b>100.0%</b>	<b>237</b>	<b>100.0%</b>	<b>14,562</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	71.4%	2,237	65.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>71.4%</i>	<i>2,237</i>	<i>65.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	28.6%	1,190	34.7%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	3,427	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>3,427</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>3,427</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	12	7.3%	424	3.5%
Moderate	17	10.4%	637	5.3%	27	16.5%	1,226	10.2%
<i>Low/Moderate Total</i>	<i>17</i>	<i>10.4%</i>	<i>637</i>	<i>5.3%</i>	<i>39</i>	<i>23.8%</i>	<i>1,650</i>	<i>13.7%</i>
Middle	89	54.3%	5,232	43.6%	40	24.4%	1,642	13.7%
Upper	58	35.4%	6,137	51.1%	80	48.8%	8,358	69.6%
Unknown	0	0.0%	0	0.0%	5	3.0%	356	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>164</b>	<b>100.0%</b>	<b>12,006</b>	<b>100.0%</b>	<b>164</b>	<b>100.0%</b>	<b>12,006</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	4	9.5%	239	6.5%
Moderate	6	14.3%	267	7.3%	9	21.4%	292	8.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>14.3%</i>	<i>267</i>	<i>7.3%</i>	<i>13</i>	<i>31.0%</i>	<i>531</i>	<i>14.5%</i>
Middle	21	50.0%	1,525	41.7%	11	26.2%	465	12.7%
Upper	15	35.7%	1,867	51.0%	16	38.1%	2,280	62.3%
Unknown	0	0.0%	0	0.0%	2	4.8%	383	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>42</b>	<b>100.0%</b>	<b>3,659</b>	<b>100.0%</b>	<b>42</b>	<b>100.0%</b>	<b>3,659</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	14	25.5%	1,069	19.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>14</i>	<i>25.5%</i>	<i>1,069</i>	<i>19.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	31	56.4%	3,116	57.3%	0	0.0%	0	0.0%
Upper	10	18.2%	1,251	23.0%	1	1.8%	275	5.1%
Unknown	0	0.0%	0	0.0%	54	98.2%	5,161	94.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35</b>	<b>100.0%</b>	<b>5,436</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>5,436</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	312	9.0%	29,538	5.2%
Moderate	576	16.6%	66,687	11.7%	656	18.9%	77,337	13.6%
<i>Low/Moderate Total</i>	<i>576</i>	<i>16.6%</i>	<i>66,687</i>	<i>11.7%</i>	<i>968</i>	<i>27.8%</i>	<i>106,875</i>	<i>18.8%</i>
Middle	1,797	51.7%	263,530	46.2%	788	22.7%	113,246	19.9%
Upper	1,105	31.8%	239,589	42.0%	1,360	39.1%	291,357	51.1%
Unknown	0	0.0%	0	0.0%	362	10.4%	58,328	10.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,473</b>	<b>100.0%</b>	<b>569,806</b>	<b>100.0%</b>	<b>3,473</b>	<b>100.0%</b>	<b>569,806</b>	<b>100.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Gary MD #23844

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	101	0.7%	7,372	0.3%	1,150	8.3%	122,806	4.6%
Moderate	1,175	8.5%	121,456	4.6%	2,908	21.0%	425,600	16.0%
<i>Low/Moderate Total</i>	<i>1,276</i>	<i>9.2%</i>	<i>128,828</i>	<i>4.9%</i>	<i>4,058</i>	<i>29.4%</i>	<i>548,406</i>	<i>20.7%</i>
Middle	5,869	42.4%	972,545	36.6%	3,489	25.2%	656,592	24.7%
Upper	6,680	48.3%	1,554,582	58.5%	4,235	30.6%	1,084,916	40.8%
Unknown	1	0.0%	213	0.0%	2,044	14.8%	366,144	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,526</b>	<b>100.0%</b>	<b>2,656,143</b>	<b>100.0%</b>	<b>13,526</b>	<b>100.0%</b>	<b>2,656,143</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	57	0.6%	3,101	0.2%	651	7.4%	58,629	3.7%
Moderate	478	5.4%	37,249	2.3%	1,311	14.9%	158,229	10.0%
<i>Low/Moderate Total</i>	<i>535</i>	<i>6.1%</i>	<i>40,350</i>	<i>2.5%</i>	<i>1,962</i>	<i>22.3%</i>	<i>216,858</i>	<i>13.7%</i>
Middle	3,312	37.7%	501,262	31.6%	1,880	21.4%	290,348	18.3%
Upper	4,948	56.3%	1,044,204	65.8%	3,259	37.1%	726,899	45.8%
Unknown	0	0.0%	0	0.0%	1,694	19.3%	351,711	22.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,793</b>	<b>100.0%</b>	<b>1,535,816</b>	<b>100.0%</b>	<b>8,793</b>	<b>100.0%</b>	<b>1,535,816</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	26	1.7%	862	1.0%	137	9.2%	5,928	6.9%
Moderate	103	6.9%	3,341	3.9%	266	17.8%	13,017	15.3%
<i>Low/Moderate Total</i>	<i>129</i>	<i>8.6%</i>	<i>4,203</i>	<i>4.9%</i>	<i>403</i>	<i>27.0%</i>	<i>18,945</i>	<i>22.2%</i>
Middle	537	36.0%	26,668	31.3%	363	24.3%	17,235	20.2%
Upper	826	55.4%	54,449	63.8%	685	45.9%	45,919	53.8%
Unknown	0	0.0%	0	0.0%	41	2.7%	3,221	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,492</b>	<b>100.0%</b>	<b>83,320</b>	<b>100.0%</b>	<b>1,492</b>	<b>100.0%</b>	<b>83,320</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	8	9.0%	4,611	3.4%	1	1.1%	50	0.0%
Moderate	20	22.5%	7,015	5.1%	1	1.1%	320	0.2%
<i>Low/Moderate Total</i>	<i>28</i>	<i>31.5%</i>	<i>11,626</i>	<i>8.5%</i>	<i>2</i>	<i>2.3%</i>	<i>370</i>	<i>0.3%</i>
Middle	38	42.7%	25,808	18.4%	0	0.0%	0	0.0%
Upper	23	25.8%	99,626	73.1%	5	5.6%	851	0.6%
Unknown	0	0.0%	0	0.0%	82	92.1%	135,039	99.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>136,260</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>	<b>136,260</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	6	0.7%	204	0.3%	63	7.2%	2,036	3.4%
Moderate	56	6.4%	2,622	4.4%	170	19.4%	7,973	13.4%
<i>Low/Moderate Total</i>	<i>62</i>	<i>7.1%</i>	<i>2,826</i>	<i>4.7%</i>	<i>233</i>	<i>26.6%</i>	<i>10,009</i>	<i>16.8%</i>
Middle	290	33.1%	15,224	25.6%	206	23.5%	12,380	20.6%
Upper	524	59.8%	41,476	69.7%	409	46.7%	35,691	60.0%
Unknown	0	0.0%	0	0.0%	28	3.2%	1,546	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>876</b>	<b>100.0%</b>	<b>59,326</b>	<b>100.0%</b>	<b>876</b>	<b>100.0%</b>	<b>59,326</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	14	3.9%	496	1.9%	52	14.4%	2,608	10.1%
Moderate	37	10.2%	1,709	6.6%	66	18.3%	4,453	17.2%
<i>Low/Moderate Total</i>	<i>51</i>	<i>14.1%</i>	<i>2,205</i>	<i>8.5%</i>	<i>118</i>	<i>32.7%</i>	<i>7,061</i>	<i>27.4%</i>
Middle	135	37.4%	8,599	33.3%	94	26.0%	5,839	22.6%
Upper	175	48.5%	15,012	58.1%	126	34.9%	10,403	40.3%
Unknown	0	0.0%	0	0.0%	23	6.4%	2,513	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>361</b>	<b>100.0%</b>	<b>25,316</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>25,316</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	13	1.6%	526	0.5%	1	0.1%	18	0.0%
Moderate	116	14.4%	7,894	8.1%	2	0.2%	154	0.2%
<i>Low/Moderate Total</i>	<i>129</i>	<i>16.0%</i>	<i>8,420</i>	<i>8.6%</i>	<i>3</i>	<i>0.4%</i>	<i>172</i>	<i>0.2%</i>
Middle	422	52.4%	47,199	48.2%	7	0.9%	635	0.6%
Upper	255	31.6%	42,386	43.2%	2	0.2%	591	0.6%
Unknown	0	0.0%	0	0.0%	794	98.5%	96,607	98.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>306</b>	<b>100.0%</b>	<b>93,003</b>	<b>100.0%</b>	<b>306</b>	<b>100.0%</b>	<b>93,003</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	225	0.9%	17,172	0.4%	2,055	7.8%	192,165	4.1%
Moderate	1,985	7.6%	181,266	3.9%	4,724	18.0%	609,746	13.1%
<i>Low/Moderate Total</i>	<i>2,210</i>	<i>8.4%</i>	<i>198,438</i>	<i>4.3%</i>	<i>6,779</i>	<i>25.8%</i>	<i>801,911</i>	<i>17.3%</i>
Middle	10,603	40.4%	1,596,505	34.4%	6,039	23.0%	982,929	21.2%
Upper	13,431	51.2%	2,851,735	61.4%	8,721	33.2%	1,905,270	41.0%
Unknown	1	0.0%	213	0.0%	4,706	17.9%	956,781	20.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>26,245</b>	<b>100.0%</b>	<b>4,646,391</b>	<b>100.0%</b>	<b>26,245</b>	<b>100.0%</b>	<b>4,646,391</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Lafayette-West Lafayette #29200

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	43	1.1%	4,490	0.7%	327	8.5%	33,332	5.0%
Moderate	576	15.0%	67,590	10.1%	973	25.3%	129,504	19.4%
<i>Low/Moderate Total</i>	<i>619</i>	<i>16.1%</i>	<i>72,080</i>	<i>10.8%</i>	<i>1,300</i>	<i>33.8%</i>	<i>162,836</i>	<i>24.4%</i>
Middle	1,490	38.8%	236,830	35.5%	846	22.0%	143,272	21.5%
Upper	1,731	45.0%	357,418	53.6%	1,278	33.2%	293,537	44.0%
Unknown	5	0.1%	1,030	0.2%	421	10.9%	67,713	10.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,843</b>	<b>100.0%</b>	<b>667,333</b>	<b>100.0%</b>	<b>3,843</b>	<b>100.0%</b>	<b>667,333</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	13	0.6%	980	0.3%	173	8.2%	14,810	4.5%
Moderate	275	13.1%	27,089	8.3%	391	18.6%	43,882	13.4%
<i>Low/Moderate Total</i>	<i>288</i>	<i>13.7%</i>	<i>28,069</i>	<i>8.6%</i>	<i>564</i>	<i>26.8%</i>	<i>58,692</i>	<i>17.9%</i>
Middle	798	37.9%	114,802	35.0%	486	23.1%	64,281	19.6%
Upper	1,017	48.4%	185,292	56.5%	732	34.8%	148,509	45.3%
Unknown	0	0.0%	0	0.0%	321	15.3%	56,681	17.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,103</b>	<b>100.0%</b>	<b>328,163</b>	<b>100.0%</b>	<b>2,103</b>	<b>100.0%</b>	<b>328,163</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	4	0.9%	179	0.6%	32	7.1%	1,587	5.7%
Moderate	66	14.6%	3,331	12.0%	88	19.5%	3,711	13.3%
<i>Low/Moderate Total</i>	<i>70</i>	<i>15.5%</i>	<i>3,510</i>	<i>12.6%</i>	<i>120</i>	<i>26.5%</i>	<i>5,298</i>	<i>19.0%</i>
Middle	168	37.2%	8,550	30.7%	101	22.3%	5,177	18.6%
Upper	213	47.1%	15,288	54.9%	214	47.3%	16,051	57.6%
Unknown	1	0.2%	500	1.8%	17	3.8%	1,322	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>432</b>	<b>100.0%</b>	<b>27,343</b>	<b>100.0%</b>	<b>432</b>	<b>100.0%</b>	<b>27,343</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	3	5.4%	4,576	2.7%	0	0.0%	0	0.0%
Moderate	16	28.6%	49,329	29.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>19</i>	<i>33.9%</i>	<i>53,905</i>	<i>32.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	20	35.7%	58,310	34.7%	0	0.0%	0	0.0%
Upper	9	16.1%	14,756	8.8%	9	16.1%	3,682	2.2%
Unknown	8	14.3%	40,930	24.4%	47	83.9%	164,219	97.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>167,901</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>167,901</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	2	0.4%	199	0.6%	33	6.8%	1,225	3.6%
Moderate	50	10.4%	2,472	7.3%	85	17.6%	5,455	16.0%
<i>Low/Moderate Total</i>	<i>52</i>	<i>10.8%</i>	<i>2,671</i>	<i>7.9%</i>	<i>118</i>	<i>24.3%</i>	<i>6,680</i>	<i>19.6%</i>
Middle	187	38.8%	11,614	34.1%	112	23.2%	6,862	20.1%
Upper	243	50.4%	19,786	58.1%	230	47.7%	18,960	55.6%
Unknown	0	0.0%	0	0.0%	22	4.6%	1,569	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>482</b>	<b>100.0%</b>	<b>34,071</b>	<b>100.0%</b>	<b>482</b>	<b>100.0%</b>	<b>34,071</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	1	0.5%	37	0.3%	16	8.6%	699	5.6%
Moderate	25	13.5%	1,147	9.2%	27	14.6%	1,207	9.6%
<i>Low/Moderate Total</i>	<i>26</i>	<i>14.1%</i>	<i>1,184</i>	<i>9.5%</i>	<i>43</i>	<i>23.2%</i>	<i>1,906</i>	<i>15.2%</i>
Middle	84	45.4%	5,245	41.9%	43	23.2%	2,123	17.0%
Upper	75	40.5%	6,092	48.7%	90	48.6%	7,864	62.8%
Unknown	0	0.0%	0	0.0%	9	4.9%	628	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>183</b>	<b>100.0%</b>	<b>12,321</b>	<b>100.0%</b>	<b>183</b>	<b>100.0%</b>	<b>12,321</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	2	1.9%	151	1.6%	1	0.9%	18	0.2%
Moderate	32	29.9%	2,101	21.7%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>34</i>	<i>31.8%</i>	<i>2,252</i>	<i>23.2%</i>	<i>1</i>	<i>0.9%</i>	<i>18</i>	<i>0.2%</i>
Middle	37	34.6%	3,570	36.8%	0	0.0%	0	0.0%
Upper	36	33.6%	3,882	40.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	106	99.1%	9,686	99.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>107</b>	<b>100.0%</b>	<b>9,704</b>	<b>100.0%</b>	<b>107</b>	<b>100.0%</b>	<b>9,704</b>	<b>100.0%</b>
<b>HMDA Total</b>								
Low	68	0.9%	10,612	0.9%	582	8.0%	51,671	4.1%
Moderate	1,040	14.4%	153,039	12.3%	1,564	21.6%	183,759	14.7%
<i>Low/Moderate Total</i>	<i>1,108</i>	<i>15.3%</i>	<i>163,651</i>	<i>13.1%</i>	<i>2,146</i>	<i>29.7%</i>	<i>235,430</i>	<i>18.8%</i>
Middle	2,784	38.5%	438,921	35.2%	1,588	22.0%	221,715	17.8%
Upper	3,324	46.0%	602,514	48.3%	2,553	35.3%	488,603	39.2%
Unknown	14	0.2%	42,460	3.4%	943	13.0%	301,818	24.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>7,230</b>	<b>100.0%</b>	<b>1,247,366</b>	<b>100.0%</b>	<b>7,230</b>	<b>100.0%</b>	<b>1,247,366</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Columbus MSA #18140

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	#	%	\$(000s)	%	
	<b>Home Purchase</b>							
Low	2,481	6.4%	331,262	3.9%	2,990	7.7%	342,007	4.0%
Moderate	7,018	18.1%	974,449	11.4%	8,169	21.1%	1,283,718	15.0%
<i>Low/Moderate Total</i>	<i>9,499</i>	<i>24.5%</i>	<i>1,305,711</i>	<i>15.3%</i>	<i>11,159</i>	<i>28.8%</i>	<i>1,625,725</i>	<i>19.0%</i>
Middle	12,755	32.9%	2,487,887	29.1%	7,913	20.4%	1,590,519	18.6%
Upper	16,544	42.6%	4,755,493	55.6%	13,819	35.6%	4,167,067	48.7%
Unknown	7	0.0%	2,657	0.0%	5,914	15.2%	1,168,437	13.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35,805</b>	<b>100.0%</b>	<b>8,551,748</b>	<b>100.0%</b>	<b>35,805</b>	<b>100.0%</b>	<b>8,551,748</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	842	3.0%	102,385	1.8%	1,688	5.9%	170,077	2.9%
Moderate	3,417	12.0%	417,712	7.2%	4,218	14.8%	555,080	9.4%
<i>Low/Moderate Total</i>	<i>4,259</i>	<i>15.0%</i>	<i>520,097</i>	<i>9.0%</i>	<i>5,906</i>	<i>20.8%</i>	<i>725,157</i>	<i>12.3%</i>
Middle	9,076	31.9%	1,499,156	25.8%	5,844	20.5%	986,086	17.0%
Upper	15,115	53.1%	3,782,581	65.1%	12,438	43.7%	3,116,589	53.7%
Unknown	12	0.0%	4,727	0.1%	4,274	15.0%	978,729	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>28,462</b>	<b>100.0%</b>	<b>5,806,561</b>	<b>100.0%</b>	<b>28,462</b>	<b>100.0%</b>	<b>5,806,561</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	209	4.3%	13,945	3.8%	325	6.7%	16,886	4.6%
Moderate	603	12.4%	32,266	8.7%	735	15.1%	40,312	10.9%
<i>Low/Moderate Total</i>	<i>812</i>	<i>16.8%</i>	<i>46,211</i>	<i>12.5%</i>	<i>1,060</i>	<i>21.7%</i>	<i>57,198</i>	<i>15.5%</i>
Middle	1,463	30.0%	95,021	25.7%	1,057	21.7%	67,554	18.3%
Upper	2,602	53.3%	228,010	61.7%	2,579	52.9%	225,111	60.9%
Unknown	2	0.0%	194	0.1%	183	3.8%	19,573	5.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,879</b>	<b>100.0%</b>	<b>369,436</b>	<b>100.0%</b>	<b>4,879</b>	<b>100.0%</b>	<b>369,436</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	73	19.3%	202,230	8.9%	0	0.0%	0	0.0%
Moderate	88	23.2%	259,678	11.5%	1	0.3%	223	0.0%
<i>Low/Moderate Total</i>	<i>161</i>	<i>42.5%</i>	<i>461,908</i>	<i>20.4%</i>	<i>1</i>	<i>0.3%</i>	<i>223</i>	<i>0.0%</i>
Middle	108	28.5%	617,789	27.3%	1	0.3%	85	0.0%
Upper	100	26.4%	1,170,163	51.6%	11	2.9%	3,860	0.2%
Unknown	10	2.6%	16,613	0.7%	366	96.6%	2,262,305	99.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100.0%</b>	<b>2,266,473</b>	<b>100.0%</b>	<b>379</b>	<b>100.0%</b>	<b>2,266,473</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	89	2.4%	4,180	1.3%	237	6.3%	11,738	3.7%
Moderate	388	10.4%	20,445	6.4%	561	15.0%	34,488	10.8%
<i>Low/Moderate Total</i>	<i>477</i>	<i>12.8%</i>	<i>24,625</i>	<i>7.7%</i>	<i>798</i>	<i>21.4%</i>	<i>46,226</i>	<i>14.5%</i>
Middle	1,122	30.0%	75,859	23.8%	866	23.2%	61,765	19.4%
Upper	2,136	57.2%	217,550	68.4%	1,979	53.0%	201,537	63.4%
Unknown	0	0.0%	0	0.0%	92	2.5%	8,486	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,733</b>	<b>100.0%</b>	<b>318,014</b>	<b>100.0%</b>	<b>3,733</b>	<b>100.0%</b>	<b>318,014</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	61	6.1%	5,124	4.9%	93	9.3%	5,447	5.2%
Moderate	198	19.8%	11,916	11.5%	185	18.5%	12,237	11.8%
<i>Low/Moderate Total</i>	<i>259</i>	<i>25.9%</i>	<i>17,040</i>	<i>16.4%</i>	<i>278</i>	<i>27.8%</i>	<i>17,684</i>	<i>17.0%</i>
Middle	312	31.2%	22,358	21.5%	211	21.1%	16,804	16.2%
Upper	429	42.9%	64,417	62.0%	434	43.4%	58,515	56.4%
Unknown	0	0.0%	0	0.0%	77	7.7%	10,812	10.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,000</b>	<b>100.0%</b>	<b>108,313</b>	<b>100.0%</b>	<b>1,000</b>	<b>100.0%</b>	<b>108,313</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	100	8.1%	6,773	4.6%	4	0.3%	129	0.1%
Moderate	395	32.0%	35,049	23.8%	10	0.8%	810	0.6%
<i>Low/Moderate Total</i>	<i>495</i>	<i>40.0%</i>	<i>41,822</i>	<i>28.3%</i>	<i>14</i>	<i>1.1%</i>	<i>939</i>	<i>0.8%</i>
Middle	450	36.4%	54,349	37.0%	11	0.9%	2,063	1.4%
Upper	291	23.5%	50,809	34.6%	22	1.8%	4,902	3.3%
Unknown	0	0.0%	0	0.0%	1,189	96.2%	139,076	94.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,236</b>	<b>100.0%</b>	<b>146,930</b>	<b>100.0%</b>	<b>1,236</b>	<b>100.0%</b>	<b>146,930</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	3,855	4.9%	665,899	3.8%	5,337	6.8%	546,284	3.1%
Moderate	12,107	15.4%	1,751,515	10.0%	13,879	17.7%	1,926,868	11.0%
<i>Low/Moderate Total</i>	<i>15,962</i>	<i>20.3%</i>	<i>2,417,414</i>	<i>13.8%</i>	<i>19,216</i>	<i>24.5%</i>	<i>2,473,152</i>	<i>14.1%</i>
Middle	25,286	32.2%	4,852,399	27.6%	15,903	20.3%	2,724,876	15.5%
Upper	37,217	47.4%	10,269,023	58.5%	31,282	39.9%	7,777,581	44.3%
Unknown	31	0.0%	24,191	0.1%	12,095	15.4%	4,587,418	26.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>78,496</b>	<b>100.0%</b>	<b>17,563,027</b>	<b>100.0%</b>	<b>78,496</b>	<b>100.0%</b>	<b>17,563,027</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Lima MSA #30620

Revenue Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	15	1.1%	1,519	0.9%	114	8.4%	8,875	5.0%
Moderate	121	9.0%	7,924	4.5%	330	24.4%	31,146	17.7%
<i>Low/Moderate Total</i>	<i>136</i>	<i>10.1%</i>	<i>9,443</i>	<i>5.4%</i>	<i>444</i>	<i>32.9%</i>	<i>40,021</i>	<i>22.7%</i>
Middle	710	52.6%	8,6926	49.3%	354	26.2%	44,580	25.3%
Upper	505	37.4%	79,888	45.3%	451	33.4%	80,304	45.6%
Unknown	0	0.0%	0	0.0%	102	7.5%	11,352	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,351</b>	<b>100.0%</b>	<b>176,237</b>	<b>100.0%</b>	<b>1,351</b>	<b>100.0%</b>	<b>176,237</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	16	1.5%	1,867	1.5%	62	5.7%	4,031	3.2%
Moderate	74	6.8%	3,781	3.0%	185	17.1%	13,390	10.8%
<i>Low/Moderate Total</i>	<i>90</i>	<i>3.3%</i>	<i>5,648</i>	<i>4.3%</i>	<i>247</i>	<i>22.8%</i>	<i>17,421</i>	<i>14.0%</i>
Middle	557	51.4%	58,514	47.0%	271	25.0%	25,727	20.7%
Upper	436	40.3%	60,351	48.5%	431	39.8%	64,226	51.6%
Unknown	0	0.0%	0	0.0%	134	12.4%	17,139	13.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,083</b>	<b>100.0%</b>	<b>124,513</b>	<b>100.0%</b>	<b>1,083</b>	<b>100.0%</b>	<b>124,513</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	1.1%	83	0.7%	17	6.4%	401	3.6%
Moderate	35	13.2%	782	7.0%	50	18.8%	1,631	14.7%
<i>Low/Moderate Total</i>	<i>38</i>	<i>14.3%</i>	<i>865</i>	<i>7.3%</i>	<i>67</i>	<i>25.2%</i>	<i>2,032</i>	<i>18.3%</i>
Middle	123	46.2%	5,148	46.2%	89	33.5%	3,102	27.9%
Upper	105	39.5%	5,118	46.0%	95	35.7%	5,292	47.5%
Unknown	0	0.0%	0	0.0%	15	5.6%	705	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>266</b>	<b>100.0%</b>	<b>11,131</b>	<b>100.0%</b>	<b>266</b>	<b>100.0%</b>	<b>11,131</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	3	17.6%	1,382	4.9%	0	0.0%	0	0.0%
Moderate	6	35.3%	5,076	18.2%	2	11.8%	396	1.4%
<i>Low/Moderate Total</i>	<i>9</i>	<i>52.9%</i>	<i>6,458</i>	<i>23.1%</i>	<i>2</i>	<i>11.8%</i>	<i>396</i>	<i>1.4%</i>
Middle	3	17.6%	1,981	7.1%	0	0.0%	0	0.0%
Upper	5	29.4%	19,482	69.8%	1	5.9%	196	0.7%
Unknown	0	0.0%	0	0.0%	14	82.4%	27,329	97.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>27,921</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>27,921</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	1	0.6%	15	0.2%	12	7.5%	352	4.2%
Moderate	9	5.6%	245	2.9%	25	15.5%	1,071	12.7%
<i>Low/Moderate Total</i>	<i>10</i>	<i>6.2%</i>	<i>260</i>	<i>3.1%</i>	<i>37</i>	<i>23.0%</i>	<i>1,423</i>	<i>16.9%</i>
Middle	97	60.2%	4,536	54.0%	56	34.8%	2,604	31.0%
Upper	54	33.5%	3,608	42.9%	61	37.9%	4,122	49.0%
Unknown	0	0.0%	0	0.0%	7	4.3%	255	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>161</b>	<b>100.0%</b>	<b>3,404</b>	<b>100.0%</b>	<b>161</b>	<b>100.0%</b>	<b>3,404</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	1	5.3%	50	2.7%
Moderate	2	10.5%	73	3.9%	3	15.8%	341	18.4%
<i>Low/Moderate Total</i>	<i>2</i>	<i>10.5%</i>	<i>73</i>	<i>3.9%</i>	<i>4</i>	<i>21.1%</i>	<i>391</i>	<i>21.1%</i>
Middle	9	47.4%	815	44.0%	4	21.1%	216	11.7%
Upper	8	42.1%	965	52.1%	10	52.6%	1,221	65.9%
Unknown	0	0.0%	0	0.0%	1	5.3%	25	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>1,833</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,833</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	11.4%	174	5.8%	1	2.3%	35	1.2%
<i>Low/Moderate Total</i>	<i>5</i>	<i>11.4%</i>	<i>174</i>	<i>5.8%</i>	<i>1</i>	<i>2.3%</i>	<i>35</i>	<i>1.2%</i>
Middle	26	59.1%	1,750	57.9%	0	0.0%	0	0.0%
Upper	13	29.5%	1,096	36.3%	3	6.8%	156	5.2%
Unknown	0	0.0%	0	0.0%	40	90.9%	2,829	93.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>3,020</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>3,020</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	38	1.3%	4,866	1.4%	206	7.0%	13,709	3.9%
Moderate	252	8.6%	18,055	5.1%	596	20.3%	48,010	13.6%
<i>Low/Moderate Total</i>	<i>290</i>	<i>9.9%</i>	<i>22,921</i>	<i>6.5%</i>	<i>802</i>	<i>27.3%</i>	<i>61,719</i>	<i>17.5%</i>
Middle	1,525	51.9%	159,670	45.2%	774	26.3%	76,229	21.6%
Upper	1,126	38.3%	170,508	48.3%	1,052	35.8%	155,517	44.0%
Unknown	0	0.0%	0	0.0%	313	10.6%	59,634	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,941</b>	<b>100.0%</b>	<b>333,099</b>	<b>100.0%</b>	<b>2,941</b>	<b>100.0%</b>	<b>333,099</b>	<b>100.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Danville MSA #19180

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	27	3.7%	1,543	5.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	132	18.0%	6,803	24.5%	1	0.7%	432	3.5%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	159	21.7%	8,346	30.0%	1	0.7%	432	3.5%	0	0.0%	0	0.0%
Middle	286	39.0%	10,342	37.2%	51	34.5%	4,038	33.1%	0	0.0%	0	0.0%
Upper	278	37.9%	8,998	32.4%	95	64.2%	7,724	63.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	10	1.4%	121	0.4%	1	0.7%	9	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>733</b>	<b>100%</b>	<b>27,807</b>	<b>100%</b>	<b>148</b>	<b>100%</b>	<b>12,203</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	320	43.7%	9,799	35.2%	79	53.4%	9,254	75.8%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	677	92.4%	10,865	39.1%	110	74.3%	2,336	19.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	34	4.6%	5,415	19.5%	24	16.2%	4,357	35.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	3.0%	11,527	41.5%	14	9.5%	5,510	45.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>733</b>	<b>100%</b>	<b>27,807</b>	<b>100%</b>	<b>148</b>	<b>100%</b>	<b>12,203</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IL Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	39	12.0%	1,072	16.9%	1	0.9%	24	0.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	39	12.0%	1,072	16.9%	1	0.9%	24	0.7%	0	0.0%	0	0.0%
Middle	159	48.8%	3,274	51.5%	76	71.0%	2,270	67.3%	0	0.0%	0	0.0%
Upper	98	30.1%	1,757	27.7%	26	24.3%	1,049	31.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	30	9.2%	249	3.9%	4	3.7%	30	0.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>326</b>	<b>100%</b>	<b>6,352</b>	<b>100%</b>	<b>107</b>	<b>100%</b>	<b>3,373</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less	116	35.6%	2,631	41.4%	23	21.5%	1,427	42.3%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less	318	97.5%	3,207	50.5%	100	93.5%	1,403	41.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	0.9%	422	6.6%	3	2.8%	420	12.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	1.5%	2,723	42.9%	4	3.7%	1,550	46.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>326</b>	<b>100%</b>	<b>6,352</b>	<b>100%</b>	<b>107</b>	<b>100%</b>	<b>3,373</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Bloomington MSA #14020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	109	5.0%	6,869	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	456	20.7%	24,813	22.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	565	25.7%	31,682	28.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	816	37.1%	37,215	33.8%	11	42.3%	799	57.1%	0	0.0%	0	0.0%
Upper	765	34.8%	40,292	36.6%	15	57.7%	600	42.9%	0	0.0%	0	0.0%
Unknown	6	0.3%	38	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	49	2.2%	776	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,201</b>	<b>100%</b>	<b>110,093</b>	<b>100%</b>	<b>26</b>	<b>100%</b>	<b>1,399</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	919	41.8%	36,598	33.3%	18	69.2%	1,068	76.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,979	89.9%	29,925	27.2%	23	88.5%	449	32.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	108	4.9%	19,716	17.9%	1	3.8%	250	17.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	114	5.2%	60,362	54.9%	2	7.7%	700	50.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,201</b>	<b>100%</b>	<b>110,093</b>	<b>100%</b>	<b>26</b>	<b>100%</b>	<b>1,399</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Columbus MSA #18020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	452	35.9%	32,293	42.4%	8	16.0%	1,747	37.7%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	452	35.9%	32,293	42.4%	8	16.0%	1,747	37.7%	0	0.0%	0	0.0%
Middle	450	35.7%	38,576	37.5%	37	74.0%	2,044	44.1%	0	0.0%	0	0.0%
Upper	335	26.6%	15,084	19.8%	5	10.0%	849	18.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	22	1.7%	258	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,259</b>	<b>100%</b>	<b>76,211</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>4,640</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	494	39.2%	23,998	31.5%	34	68.0%	4,482	96.6%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,085	86.2%	16,872	22.1%	38	76.0%	1,189	25.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	94	7.5%	16,615	21.8%	7	14.0%	1,282	27.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	80	6.4%	42,724	56.1%	5	10.0%	2,169	46.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,259</b>	<b>100%</b>	<b>76,211</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>4,640</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Gary MD #23844

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	418	3.9%	23,742	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,183	11.1%	64,190	14.3%	12	8.5%	1,048	10.5%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,601	15.0%	87,932	19.6%	12	8.5%	1,048	10.5%	0	0.0%	0	0.0%
Middle	3,990	37.3%	178,641	39.7%	71	50.4%	4,867	49.0%	0	0.0%	0	0.0%
Upper	4,964	46.4%	181,176	40.3%	58	41.1%	4,023	40.5%	0	0.0%	0	0.0%
Unknown	2	0.0%	6	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	138	1.3%	1,980	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,695</b>	<b>100%</b>	<b>449,735</b>	<b>100%</b>	<b>141</b>	<b>100%</b>	<b>9,938</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,843	45.3%	124,547	27.7%	70	49.6%	6,135	61.7%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	9,792	91.6%	137,953	30.7%	110	78.0%	2,818	28.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	451	4.2%	79,051	17.6%	21	14.9%	3,557	35.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	452	4.2%	232,731	51.7%	10	7.1%	3,563	35.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10,695</b>	<b>100%</b>	<b>449,735</b>	<b>100%</b>	<b>141</b>	<b>100%</b>	<b>9,938</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 IN Lafayette-West Lafayette #29200

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	63	2.5%	1,904	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	726	29.3%	44,829	38.5%	5	1.6%	673	2.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	789	31.9%	46,733	40.1%	5	1.6%	673	2.2%	0	0.0%	0	0.0%
Middle	814	32.9%	31,443	27.0%	259	81.2%	26,697	85.7%	0	0.0%	0	0.0%
Upper	783	31.6%	34,755	29.9%	55	17.2%	3,795	12.2%	0	0.0%	0	0.0%
Unknown	48	1.9%	3,025	2.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	40	1.6%	473	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,474</b>	<b>100%</b>	<b>116,429</b>	<b>100%</b>	<b>319</b>	<b>100%</b>	<b>31,165</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,195	48.3%	42,521	36.5%	158	49.5%	19,081	61.2%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,228	90.1%	34,222	29.4%	223	69.9%	4,992	16.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	129	5.2%	22,193	19.1%	45	14.1%	7,966	25.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	117	4.7%	60,014	51.5%	51	16.0%	18,207	58.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,474</b>	<b>100%</b>	<b>116,429</b>	<b>100%</b>	<b>319</b>	<b>100%</b>	<b>31,165</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	4,785	13.4%	258,442	17.9%	2	0.7%	91	0.8%	0	0.0%	0	0.0%
Moderate	5,250	14.7%	208,318	14.4%	28	9.4%	359	3.3%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	10,035	28.2%	466,760	32.3%	30	10.1%	450	4.1%	0	0.0%	0	0.0%
Middle	9,171	25.7%	339,446	23.5%	162	54.5%	6,428	59.3%	0	0.0%	0	0.0%
Upper	16,033	45.0%	622,471	43.1%	98	33.0%	3,875	35.7%	0	0.0%	0	0.0%
Unknown	107	0.3%	9,637	0.7%	1	0.3%	50	0.5%	0	0.0%	0	0.0%
Tract Unknown	297	0.8%	5,047	0.3%	6	2.0%	45	0.4%	0	0.0%	0	0.0%
<b>Total</b>	<b>35,643</b>	<b>100%</b>	<b>1,443,361</b>	<b>100%</b>	<b>297</b>	<b>100%</b>	<b>10,845</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	16,586	46.5%	424,648	29.4%	143	48.1%	5,278	48.7%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	32,942	92.4%	500,475	34.7%	271	91.2%	4,389	40.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,355	3.8%	233,791	16.2%	17	5.7%	3,010	27.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,346	3.8%	709,095	49.1%	9	3.0%	3,449	31.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>35,643</b>	<b>100%</b>	<b>1,443,361</b>	<b>100%</b>	<b>297</b>	<b>100%</b>	<b>10,845</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2019

2019 OH Lima MSA #30620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	47	3.8%	1,957	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	212	16.9%	16,083	26.0%	1	0.9%	338	2.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	259	20.7%	18,040	29.2%	1	0.9%	338	2.8%	0	0.0%	0	0.0%
Middle	546	43.6%	24,519	39.6%	97	84.3%	9,795	81.3%	0	0.0%	0	0.0%
Upper	433	34.6%	18,496	29.9%	17	14.8%	1,909	15.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	13	1.0%	806	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,251</b>	<b>100%</b>	<b>61,361</b>	<b>100%</b>	<b>115</b>	<b>100%</b>	<b>12,042</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	466	37.3%	15,419	24.9%	80	69.6%	9,406	78.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,138	91.0%	17,093	27.6%	75	65.2%	2,876	23.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	50	4.0%	8,409	13.6%	24	20.9%	3,899	32.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	63	5.0%	36,359	58.8%	16	13.9%	5,267	43.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,251</b>	<b>100%</b>	<b>61,361</b>	<b>100%</b>	<b>115</b>	<b>100%</b>	<b>12,042</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Danville MSA #19180

Revenue Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	5	0.8%	334	0.6%	53	8.1%	2,789	4.7%
Moderate	32	4.9%	1,516	2.5%	143	21.8%	9,443	15.9%
<i>Low/Moderate Total</i>	<i>37</i>	<i>5.6%</i>	<i>1,850</i>	<i>3.1%</i>	<i>196</i>	<i>29.9%</i>	<i>12,232</i>	<i>20.6%</i>
Middle	330	50.4%	27,847	46.8%	178	27.0%	15,334	25.8%
Upper	288	44.0%	29,797	50.1%	196	29.9%	24,375	41.0%
Unknown	0	0.0%	0	0.0%	85	13.0%	7,553	12.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>655</b>	<b>100.0%</b>	<b>59,494</b>	<b>100.0%</b>	<b>655</b>	<b>100.0%</b>	<b>59,494</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	4	1.1%	289	1.0%	41	11.8%	2,168	7.7%
Moderate	14	4.0%	797	2.8%	56	16.1%	3,637	13.0%
<i>Low/Moderate Total</i>	<i>18</i>	<i>5.2%</i>	<i>1,086</i>	<i>3.9%</i>	<i>97</i>	<i>27.9%</i>	<i>5,805</i>	<i>20.7%</i>
Middle	175	50.3%	12,829	45.7%	84	24.1%	7,026	25.0%
Upper	155	44.5%	14,155	50.4%	131	37.6%	12,278	43.7%
Unknown	0	0.0%	0	0.0%	36	10.3%	2,961	10.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>345</b>	<b>100.0%</b>	<b>28,070</b>	<b>100.0%</b>	<b>345</b>	<b>100.0%</b>	<b>28,070</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	3	4.2%	90	3.6%	7	9.9%	200	8.0%
Moderate	3	4.2%	66	2.6%	5	7.0%	107	4.3%
<i>Low/Moderate Total</i>	<i>6</i>	<i>8.3%</i>	<i>156</i>	<i>3.0%</i>	<i>12</i>	<i>16.9%</i>	<i>307</i>	<i>12.2%</i>
Middle	44	62.0%	1,516	60.4%	22	31.0%	646	25.7%
Upper	21	29.6%	838	33.4%	36	50.7%	1,477	58.8%
Unknown	0	0.0%	0	0.0%	1	1.4%	80	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>2,510</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>2,510</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	15.0%	9,129	34.5%	1	5.0%	6	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>15.0%</i>	<i>9,129</i>	<i>34.5%</i>	<i>1</i>	<i>5.0%</i>	<i>6</i>	<i>0.0%</i>
Middle	11	55.0%	9,894	37.3%	0	0.0%	0	0.0%
Upper	6	30.0%	7,474	28.2%	1	5.0%	139	0.5%
Unknown	0	0.0%	0	0.0%	18	90.0%	26,352	99.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>26,497</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>26,497</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	1	12.5%	50	12.3%
Moderate	1	12.5%	50	12.3%	1	12.5%	14	3.4%
<i>Low/Moderate Total</i>	<i>1</i>	<i>12.5%</i>	<i>50</i>	<i>12.3%</i>	<i>2</i>	<i>25.0%</i>	<i>64</i>	<i>15.7%</i>
Middle	4	50.0%	146	35.8%	3	37.5%	153	37.5%
Upper	3	37.5%	212	52.0%	3	37.5%	191	46.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	1	2.0%	58	2.4%	4	8.0%	107	4.5%
Moderate	0	0.0%	0	0.0%	8	16.0%	237	10.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>2.0%</i>	<i>58</i>	<i>2.4%</i>	<i>12</i>	<i>24.0%</i>	<i>344</i>	<i>14.5%</i>
Middle	27	54.0%	1,158	48.9%	7	14.0%	257	10.8%
Upper	22	44.0%	1,153	48.7%	29	58.0%	1,708	72.1%
Unknown	0	0.0%	0	0.0%	2	4.0%	60	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,369</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>2,369</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	4	8.9%	136	4.3%	0	0.0%	0	0.0%
Moderate	2	4.4%	38	1.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>6</i>	<i>13.3%</i>	<i>174</i>	<i>5.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	26	57.8%	1,789	56.0%	2	4.4%	180	5.6%
Upper	13	28.9%	1,230	38.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	43	95.6%	3,013	94.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>3,193</b>	<b>100.0%</b>	<b>45</b>	<b>100.0%</b>	<b>3,193</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	17	1.4%	907	0.7%	106	8.9%	5,314	4.3%
Moderate	55	4.6%	11,596	9.5%	214	17.9%	13,444	11.0%
<i>Low/Moderate Total</i>	<i>72</i>	<i>6.0%</i>	<i>12,503</i>	<i>10.2%</i>	<i>320</i>	<i>26.8%</i>	<i>18,758</i>	<i>15.3%</i>
Middle	617	51.5%	55,179	45.0%	296	24.7%	25,596	19.3%
Upper	508	42.4%	54,859	44.8%	396	33.1%	40,168	32.8%
Unknown	0	0.0%	0	0.0%	185	15.5%	40,019	32.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,197</b>	<b>100.0%</b>	<b>122,541</b>	<b>100.0%</b>	<b>1,197</b>	<b>100.0%</b>	<b>122,541</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Nonmetropolitan

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	29	10.2%	1,739	5.5%
Moderate	24	8.5%	1,735	5.5%	62	21.8%	5,433	17.3%
<i>Low/Moderate Total</i>	<i>24</i>	<i>8.5%</i>	<i>1,735</i>	<i>5.5%</i>	<i>91</i>	<i>32.0%</i>	<i>7,172</i>	<i>22.8%</i>
Middle	123	43.3%	11,920	38.0%	65	22.9%	7,700	24.5%
Upper	137	48.2%	17,750	56.5%	82	28.9%	11,738	37.4%
Unknown	0	0.0%	0	0.0%	46	16.2%	4,795	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>284</b>	<b>100.0%</b>	<b>31,403</b>	<b>100.0%</b>	<b>284</b>	<b>100.0%</b>	<b>31,403</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	13	11.2%	762	6.3%
Moderate	3	2.6%	390	3.2%	15	12.9%	1,291	10.7%
<i>Low/Moderate Total</i>	<i>3</i>	<i>2.6%</i>	<i>390</i>	<i>3.2%</i>	<i>28</i>	<i>24.1%</i>	<i>2,053</i>	<i>17.0%</i>
Middle	42	36.2%	4,650	38.4%	31	26.7%	2,867	23.7%
Upper	71	61.2%	7,060	58.3%	39	33.6%	4,776	39.5%
Unknown	0	0.0%	0	0.0%	18	15.5%	2,404	19.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>116</b>	<b>100.0%</b>	<b>12,100</b>	<b>100.0%</b>	<b>116</b>	<b>100.0%</b>	<b>12,100</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	2	9.5%	46	5.8%
Moderate	2	9.5%	52	6.5%	7	33.3%	233	29.1%
<i>Low/Moderate Total</i>	<i>2</i>	<i>9.5%</i>	<i>52</i>	<i>6.5%</i>	<i>9</i>	<i>42.9%</i>	<i>279</i>	<i>34.9%</i>
Middle	11	52.4%	350	43.8%	1	4.8%	50	6.3%
Upper	8	38.1%	398	49.8%	10	47.6%	462	57.8%
Unknown	0	0.0%	0	0.0%	1	4.8%	9	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>	<b>21</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
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%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	100.0%	704	100.0%	1	33.3%	143	20.3%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	561	79.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>704</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	0	0.0%	0	0.0%	2	50.0%	139	71.6%
Moderate	0	0.0%	0	0.0%	1	25.0%	45	23.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>75.0%</i>	<i>184</i>	<i>94.8%</i>
Middle	2	50.0%	80	41.2%	1	25.0%	10	5.2%
Upper	2	50.0%	114	58.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>194</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>194</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	1	5.3%	41	3.5%
Moderate	2	10.5%	91	7.7%	4	21.1%	201	17.1%
<i>Low/Moderate Total</i>	<i>2</i>	<i>10.5%</i>	<i>91</i>	<i>7.7%</i>	<i>5</i>	<i>26.3%</i>	<i>242</i>	<i>20.5%</i>
Middle	10	52.6%	502	42.6%	7	36.8%	521	44.2%
Upper	7	36.8%	585	49.7%	6	31.6%	386	32.8%
Unknown	0	0.0%	0	0.0%	1	5.3%	29	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>1,173</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>1,173</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	0	0.0%	0	0.0%	1	5.9%	57	4.1%
Moderate	2	11.8%	156	11.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>11.8%</i>	<i>156</i>	<i>11.3%</i>	<i>1</i>	<i>5.9%</i>	<i>57</i>	<i>4.1%</i>
Middle	8	47.1%	532	38.6%	0	0.0%	0	0.0%
Upper	7	41.2%	690	50.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	16	94.1%	1,321	95.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17</b>	<b>100.0%</b>	<b>1,373</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1,373</b>	<b>100.0%</b>
	<b>HMDA Total</b>							
Low	0	0.0%	0	0.0%	48	10.3%	2,784	5.8%
Moderate	33	7.1%	2,424	5.1%	89	19.2%	7,203	15.1%
<i>Low/Moderate Total</i>	<i>33</i>	<i>7.1%</i>	<i>2,424</i>	<i>5.1%</i>	<i>137</i>	<i>29.5%</i>	<i>9,987</i>	<i>20.9%</i>
Middle	199	42.9%	18,738	39.2%	106	22.8%	11,291	23.6%
Upper	232	50.0%	26,597	55.7%	137	29.5%	17,362	36.4%
Unknown	0	0.0%	0	0.0%	84	18.1%	9,119	19.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>464</b>	<b>100.0%</b>	<b>47,739</b>	<b>100.0%</b>	<b>464</b>	<b>100.0%</b>	<b>47,739</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Bloomington MSA #14020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	44	1.8%	5,913	1.3%	184	7.7%	19,649	4.2%
Moderate	226	9.5%	36,019	7.7%	491	20.6%	71,913	15.3%
<i>Low/Moderate Total</i>	<i>270</i>	<i>11.3%</i>	<i>41,932</i>	<i>3.9%</i>	<i>675</i>	<i>28.3%</i>	<i>91,562</i>	<i>19.5%</i>
Middle	1,178	49.5%	203,410	43.4%	524	22.0%	98,582	21.0%
Upper	932	39.1%	223,109	47.6%	856	36.0%	218,757	46.7%
Unknown	1	0.0%	116	0.0%	326	13.7%	59,666	12.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,351</b>	<b>100.0%</b>	<b>463,567</b>	<b>100.0%</b>	<b>2,351</b>	<b>100.0%</b>	<b>463,567</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	32	2.9%	2,927	1.7%	119	10.7%	11,069	6.4%
Moderate	84	7.5%	16,698	9.7%	242	21.7%	28,085	16.3%
<i>Low/Moderate Total</i>	<i>116</i>	<i>10.4%</i>	<i>19,625</i>	<i>11.4%</i>	<i>361</i>	<i>32.3%</i>	<i>39,154</i>	<i>22.7%</i>
Middle	499	44.7%	66,584	38.5%	264	23.6%	34,420	19.9%
Upper	501	44.9%	86,374	50.0%	379	33.9%	74,879	43.3%
Unknown	1	0.1%	202	0.1%	113	10.1%	24,332	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,117</b>	<b>100.0%</b>	<b>172,733</b>	<b>100.0%</b>	<b>1,117</b>	<b>100.0%</b>	<b>172,733</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	6	3.8%	882	6.1%	10	6.4%	777	5.4%
Moderate	14	8.9%	851	5.9%	27	17.2%	1,280	8.8%
<i>Low/Moderate Total</i>	<i>20</i>	<i>12.7%</i>	<i>1,733</i>	<i>12.0%</i>	<i>37</i>	<i>23.6%</i>	<i>2,057</i>	<i>14.2%</i>
Middle	53	33.8%	4,152	28.7%	32	20.4%	2,810	19.4%
Upper	84	53.5%	8,597	59.4%	75	47.8%	8,216	56.7%
Unknown	0	0.0%	0	0.0%	13	8.3%	1,399	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>137</b>	<b>100.0%</b>	<b>14,432</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>14,432</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	4	12.5%	1,065	1.1%	0	0.0%	0	0.0%
Moderate	17	53.1%	72,410	76.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>21</i>	<i>65.6%</i>	<i>73,475</i>	<i>77.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	8	25.0%	12,138	12.8%	1	3.1%	152	0.2%
Upper	3	9.4%	9,273	9.8%	3	9.4%	830	0.9%
Unknown	0	0.0%	0	0.0%	28	87.5%	93,904	99.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>94,886</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>94,886</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	3	1.8%	132	0.8%	17	10.2%	738	4.3%
Moderate	13	7.8%	1,017	6.0%	24	14.5%	1,718	10.1%
<i>Low/Moderate Total</i>	<i>16</i>	<i>9.6%</i>	<i>1,149</i>	<i>6.8%</i>	<i>41</i>	<i>24.7%</i>	<i>2,456</i>	<i>14.4%</i>
Middle	56	33.7%	3,821	22.5%	28	16.9%	1,961	11.5%
Upper	94	56.6%	12,039	70.8%	88	53.0%	11,814	69.5%
Unknown	0	0.0%	0	0.0%	9	5.4%	778	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>166</b>	<b>100.0%</b>	<b>17,009</b>	<b>100.0%</b>	<b>166</b>	<b>100.0%</b>	<b>17,009</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0	0.0%	7	19.4%	465	12.3%
Moderate	4	11.1%	212	5.6%	6	16.7%	444	11.7%
<i>Low/Moderate Total</i>	<i>4</i>	<i>11.1%</i>	<i>212</i>	<i>5.6%</i>	<i>13</i>	<i>36.1%</i>	<i>909</i>	<i>24.0%</i>
Middle	18	50.0%	1,496	39.5%	7	19.4%	457	12.1%
Upper	14	38.9%	2,078	54.9%	16	44.4%	2,420	63.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>3,786</b>	<b>100.0%</b>	<b>36</b>	<b>100.0%</b>	<b>3,786</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	2	5.7%	103	2.6%	0	0.0%	0	0.0%
Moderate	5	14.3%	524	13.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>20.0%</i>	<i>627</i>	<i>15.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	17	48.6%	2,539	64.2%	1	2.9%	205	5.2%
Upper	11	31.4%	790	20.0%	1	2.9%	105	2.7%
Unknown	0	0.0%	0	0.0%	33	94.3%	3,646	92.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>33</b>	<b>100.0%</b>	<b>3,956</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>3,956</b>	<b>100.0%</b>
	<b>HMDA Total</b>							
Low	91	2.3%	11,022	1.4%	337	8.6%	32,698	4.2%
Moderate	363	9.3%	127,731	16.5%	790	20.1%	103,440	13.3%
<i>Low/Moderate Total</i>	<i>454</i>	<i>11.6%</i>	<i>138,753</i>	<i>17.9%</i>	<i>1,127</i>	<i>28.7%</i>	<i>136,138</i>	<i>17.6%</i>
Middle	1,829	46.6%	294,140	37.9%	857	21.8%	138,587	17.9%
Upper	1,639	41.8%	342,260	44.1%	1,418	36.1%	317,021	40.9%
Unknown	2	0.1%	318	0.0%	522	13.3%	183,725	23.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,924</b>	<b>100.0%</b>	<b>773,471</b>	<b>100.0%</b>	<b>3,924</b>	<b>100.0%</b>	<b>773,471</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Columbus MSA #18020

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	171	8.9%	16,163	4.9%
Moderate	333	17.3%	41,477	12.5%	398	20.6%	50,480	15.2%
<i>Low/Moderate Total</i>	<i>333</i>	<i>17.3%</i>	<i>41,477</i>	<i>12.5%</i>	<i>569</i>	<i>29.5%</i>	<i>66,643</i>	<i>20.1%</i>
Middle	1,074	55.6%	166,754	50.3%	472	24.5%	74,923	22.6%
Upper	523	27.1%	123,601	37.2%	584	30.3%	139,570	42.1%
Unknown	0	0.0%	0	0.0%	305	15.8%	50,696	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,930</b>	<b>100.0%</b>	<b>331,832</b>	<b>100.0%</b>	<b>1,930</b>	<b>100.0%</b>	<b>331,832</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	68	10.6%	5,598	6.0%
Moderate	107	16.7%	9,681	10.3%	125	19.6%	11,879	12.7%
<i>Low/Moderate Total</i>	<i>107</i>	<i>16.7%</i>	<i>9,681</i>	<i>10.3%</i>	<i>193</i>	<i>30.2%</i>	<i>17,477</i>	<i>18.7%</i>
Middle	309	48.4%	39,096	41.7%	152	23.8%	18,240	19.5%
Upper	223	34.9%	44,904	47.9%	223	34.9%	45,269	48.3%
Unknown	0	0.0%	0	0.0%	71	11.1%	12,695	13.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>639</b>	<b>100.0%</b>	<b>93,681</b>	<b>100.0%</b>	<b>639</b>	<b>100.0%</b>	<b>93,681</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	15	6.6%	577	4.4%
Moderate	30	13.3%	1,137	8.7%	51	22.6%	2,003	15.3%
<i>Low/Moderate Total</i>	<i>30</i>	<i>13.3%</i>	<i>1,137</i>	<i>8.7%</i>	<i>66</i>	<i>29.2%</i>	<i>2,580</i>	<i>19.7%</i>
Middle	122	54.0%	6,181	47.2%	47	20.8%	2,480	18.9%
Upper	74	32.7%	5,774	44.1%	106	46.9%	7,559	57.7%
Unknown	0	0.0%	0	0.0%	7	3.1%	473	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>226</b>	<b>100.0%</b>	<b>13,092</b>	<b>100.0%</b>	<b>226</b>	<b>100.0%</b>	<b>13,092</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	58.3%	4,728	42.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>58.3%</i>	<i>4,728</i>	<i>42.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	25.0%	2,997	26.7%	1	8.3%	62	0.6%
Upper	2	16.7%	3,482	31.1%	1	8.3%	99	0.9%
Unknown	0	0.0%	0	0.0%	10	83.3%	11,046	98.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12</b>	<b>100.0%</b>	<b>11,207</b>	<b>100.0%</b>	<b>12</b>	<b>100.0%</b>	<b>11,207</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	14	9.0%	659	5.8%
Moderate	24	15.5%	1,144	10.1%	25	16.1%	1,348	11.0%
<i>Low/Moderate Total</i>	<i>24</i>	<i>15.5%</i>	<i>1,144</i>	<i>10.1%</i>	<i>39</i>	<i>25.2%</i>	<i>2,007</i>	<i>17.7%</i>
Middle	66	42.6%	4,289	37.9%	35	22.6%	1,865	16.5%
Upper	65	41.9%	5,891	52.0%	81	52.3%	7,452	65.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>135</b>	<b>100.0%</b>	<b>11,324</b>	<b>100.0%</b>	<b>135</b>	<b>100.0%</b>	<b>11,324</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	0	0.0%	0	0.0%	9	22.5%	433	14.1%
Moderate	7	17.5%	274	8.9%	11	27.5%	472	15.3%
<i>Low/Moderate Total</i>	<i>7</i>	<i>17.5%</i>	<i>274</i>	<i>8.9%</i>	<i>20</i>	<i>50.0%</i>	<i>905</i>	<i>29.4%</i>
Middle	24	60.0%	1,106	35.9%	9	22.5%	342	11.1%
Upper	9	22.5%	1,698	55.2%	10	25.0%	1,650	53.6%
Unknown	0	0.0%	0	0.0%	1	2.5%	181	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>3,078</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>3,078</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	18	28.6%	1,538	23.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>18</i>	<i>28.6%</i>	<i>1,538</i>	<i>23.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	34	54.0%	3,871	58.4%	0	0.0%	0	0.0%
Upper	11	17.5%	1,220	18.4%	2	3.2%	320	4.8%
Unknown	0	0.0%	0	0.0%	61	96.8%	6,309	95.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>63</b>	<b>100.0%</b>	<b>6,629</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>6,629</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	277	9.0%	23,430	5.0%
Moderate	526	17.2%	59,979	12.7%	610	19.9%	66,182	14.1%
<i>Low/Moderate Total</i>	<i>526</i>	<i>17.2%</i>	<i>59,979</i>	<i>12.7%</i>	<i>887</i>	<i>28.9%</i>	<i>89,612</i>	<i>19.0%</i>
Middle	1,632	53.2%	224,294	47.6%	716	23.4%	97,912	20.8%
Upper	907	29.6%	186,570	39.6%	1,007	32.9%	201,919	42.9%
Unknown	0	0.0%	0	0.0%	455	14.8%	81,400	17.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,065</b>	<b>100.0%</b>	<b>470,843</b>	<b>100.0%</b>	<b>3,065</b>	<b>100.0%</b>	<b>470,843</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Gary MD #23844

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	80	0.6%	4,931	0.2%	1,048	7.4%	100,397	3.9%
Moderate	1,084	7.6%	97,475	3.8%	2,847	20.0%	384,255	14.8%
<i>Low/Moderate Total</i>	<i>1,164</i>	<i>8.2%</i>	<i>102,406</i>	<i>3.9%</i>	<i>3,895</i>	<i>27.4%</i>	<i>484,652</i>	<i>18.7%</i>
Middle	6,105	43.0%	945,373	36.4%	3,422	24.1%	604,021	23.2%
Upper	6,944	48.9%	1,550,712	59.7%	4,324	30.4%	1,066,740	41.1%
Unknown	0	0.0%	0	0.0%	2,572	18.1%	443,078	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>14,213</b>	<b>100.0%</b>	<b>2,598,491</b>	<b>100.0%</b>	<b>14,213</b>	<b>100.0%</b>	<b>2,598,491</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	48	0.9%	2,328	0.3%	545	9.7%	44,539	5.6%
Moderate	413	7.4%	30,242	3.8%	996	17.8%	105,710	13.3%
<i>Low/Moderate Total</i>	<i>461</i>	<i>8.2%</i>	<i>32,570</i>	<i>4.1%</i>	<i>1,541</i>	<i>27.5%</i>	<i>150,249</i>	<i>18.9%</i>
Middle	2,199	39.2%	259,025	32.6%	1,367	24.4%	179,169	22.6%
Upper	2,948	52.6%	502,167	63.3%	2,020	36.0%	356,630	44.9%
Unknown	0	0.0%	0	0.0%	680	12.1%	107,714	13.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,603</b>	<b>100.0%</b>	<b>793,762</b>	<b>100.0%</b>	<b>5,603</b>	<b>100.0%</b>	<b>793,762</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	20	1.3%	482	0.6%	125	8.4%	4,451	5.5%
Moderate	103	6.9%	3,756	4.6%	231	15.5%	8,759	10.8%
<i>Low/Moderate Total</i>	<i>123</i>	<i>8.2%</i>	<i>4,238</i>	<i>5.2%</i>	<i>356</i>	<i>23.9%</i>	<i>13,210</i>	<i>16.2%</i>
Middle	513	34.4%	25,973	31.9%	340	22.8%	13,287	16.3%
Upper	854	57.3%	51,176	62.9%	734	49.3%	48,245	59.3%
Unknown	0	0.0%	0	0.0%	60	4.0%	6,645	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,490</b>	<b>100.0%</b>	<b>81,387</b>	<b>100.0%</b>	<b>1,490</b>	<b>100.0%</b>	<b>81,387</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	10	12.3%	1,619	0.8%	1	1.2%	119	0.1%
Moderate	20	24.7%	14,859	7.7%	1	1.2%	354	0.2%
<i>Low/Moderate Total</i>	<i>30</i>	<i>37.0%</i>	<i>16,478</i>	<i>8.6%</i>	<i>2</i>	<i>2.3%</i>	<i>473</i>	<i>0.2%</i>
Middle	34	42.0%	62,127	32.4%	2	2.5%	140	0.1%
Upper	17	21.0%	113,249	59.0%	2	2.5%	343	0.2%
Unknown	0	0.0%	0	0.0%	75	92.6%	190,892	99.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>191,848</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>191,848</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	6	0.8%	209	0.4%	66	8.7%	2,786	5.3%
Moderate	42	5.5%	1,380	2.6%	128	16.8%	5,689	10.7%
<i>Low/Moderate Total</i>	<i>48</i>	<i>6.3%</i>	<i>1,589</i>	<i>3.0%</i>	<i>194</i>	<i>25.5%</i>	<i>8,475</i>	<i>16.0%</i>
Middle	231	30.4%	12,315	23.2%	186	24.5%	11,291	21.3%
Upper	481	63.3%	39,073	73.8%	361	47.5%	31,951	60.3%
Unknown	0	0.0%	0	0.0%	19	2.5%	1,260	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>760</b>	<b>100.0%</b>	<b>52,977</b>	<b>100.0%</b>	<b>760</b>	<b>100.0%</b>	<b>52,977</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	3	0.9%	104	0.4%	33	9.6%	1,472	6.3%
Moderate	28	8.2%	1,554	6.7%	55	16.0%	2,906	12.4%
<i>Low/Moderate Total</i>	<i>31</i>	<i>9.0%</i>	<i>1,658</i>	<i>7.1%</i>	<i>88</i>	<i>25.7%</i>	<i>4,378</i>	<i>18.7%</i>
Middle	122	35.6%	6,552	28.1%	73	21.3%	4,427	19.0%
Upper	190	55.4%	15,145	64.8%	162	47.2%	12,557	53.8%
Unknown	0	0.0%	0	0.0%	20	5.8%	1,993	8.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>343</b>	<b>100.0%</b>	<b>23,353</b>	<b>100.0%</b>	<b>343</b>	<b>100.0%</b>	<b>23,353</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	22	2.4%	1,068	1.0%	5	0.6%	413	0.4%
Moderate	140	15.5%	9,732	9.1%	8	0.9%	633	0.6%
<i>Low/Moderate Total</i>	<i>162</i>	<i>17.9%</i>	<i>10,800</i>	<i>10.1%</i>	<i>13</i>	<i>1.4%</i>	<i>1,046</i>	<i>1.0%</i>
Middle	442	48.9%	47,782	44.6%	5	0.6%	734	0.7%
Upper	300	33.2%	48,664	45.4%	11	1.2%	1,385	1.3%
Unknown	0	0.0%	0	0.0%	875	96.8%	104,081	97.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>904</b>	<b>100.0%</b>	<b>107,246</b>	<b>100.0%</b>	<b>904</b>	<b>100.0%</b>	<b>107,246</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	189	0.8%	10,741	0.3%	1,823	7.8%	154,177	4.0%
Moderate	1,830	7.8%	158,998	4.1%	4,266	18.2%	508,306	13.2%
<i>Low/Moderate Total</i>	<i>2,019</i>	<i>8.6%</i>	<i>169,739</i>	<i>4.4%</i>	<i>6,089</i>	<i>26.0%</i>	<i>662,483</i>	<i>17.2%</i>
Middle	9,646	41.2%	1,359,147	35.3%	5,395	23.1%	813,069	21.1%
Upper	11,734	50.1%	2,320,180	60.3%	7,614	32.5%	1,517,851	39.4%
Unknown	0	0.0%	0	0.0%	4,301	18.4%	855,663	22.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>23,399</b>	<b>100.0%</b>	<b>3,849,066</b>	<b>100.0%</b>	<b>23,399</b>	<b>100.0%</b>	<b>3,849,066</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Lafayette-West Lafayette MSA #29200

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	37	1.0%	2,963	0.5%	418	11.1%	41,477	6.8%
Moderate	640	17.0%	67,178	11.0%	884	23.5%	110,799	18.2%
<i>Low/Moderate Total</i>	<i>677</i>	<i>18.0%</i>	<i>70,141</i>	<i>11.3%</i>	<i>1,302</i>	<i>34.7%</i>	<i>152,276</i>	<i>25.0%</i>
Middle	1,397	37.2%	210,504	34.6%	797	21.2%	132,186	21.7%
Upper	1,669	44.4%	326,268	53.6%	1,087	28.9%	242,121	39.8%
Unknown	13	0.3%	2,027	0.3%	570	15.2%	82,357	13.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,736</b>	<b>100.0%</b>	<b>608,940</b>	<b>100.0%</b>	<b>3,736</b>	<b>100.0%</b>	<b>608,940</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	15	1.1%	1,729	1.0%	165	12.2%	12,366	7.4%
Moderate	191	14.1%	14,911	8.9%	296	21.9%	28,604	17.0%
<i>Low/Moderate Total</i>	<i>206</i>	<i>15.2%</i>	<i>16,640</i>	<i>9.9%</i>	<i>461</i>	<i>34.1%</i>	<i>40,970</i>	<i>24.4%</i>
Middle	560	41.5%	65,990	39.3%	322	23.9%	37,183	22.1%
Upper	581	43.0%	85,053	50.6%	414	30.7%	68,293	40.6%
Unknown	3	0.2%	438	0.3%	153	11.3%	21,675	12.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,350</b>	<b>100.0%</b>	<b>168,121</b>	<b>100.0%</b>	<b>1,330</b>	<b>100.0%</b>	<b>168,121</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	7	1.4%	479	1.6%	28	5.6%	1,019	3.4%
Moderate	59	11.7%	2,453	8.1%	84	16.7%	3,942	13.1%
<i>Low/Moderate Total</i>	<i>66</i>	<i>13.1%</i>	<i>2,932</i>	<i>9.7%</i>	<i>112</i>	<i>22.3%</i>	<i>4,961</i>	<i>16.5%</i>
Middle	198	39.4%	10,931	36.3%	107	21.3%	5,204	17.3%
Upper	239	47.5%	16,257	54.0%	262	52.1%	18,043	59.9%
Unknown	0	0.0%	0	0.0%	22	4.4%	1,912	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>303</b>	<b>100.0%</b>	<b>30,120</b>	<b>100.0%</b>	<b>303</b>	<b>100.0%</b>	<b>30,120</b>	<b>100.0%</b>
<b>Multi-Family</b>								
Low	11	16.4%	18,976	8.1%	0	0.0%	0	0.0%
Moderate	20	29.9%	59,248	25.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>31</i>	<i>46.3%</i>	<i>78,224</i>	<i>33.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	15	22.4%	60,790	25.9%	0	0.0%	0	0.0%
Upper	16	23.9%	76,688	32.7%	4	6.0%	1,534	0.7%
Unknown	5	7.5%	19,103	8.1%	63	94.0%	233,271	99.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>67</b>	<b>100.0%</b>	<b>234,803</b>	<b>100.0%</b>	<b>67</b>	<b>100.0%</b>	<b>234,803</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>								
Low	0	0.0%	0	0.0%	22	5.4%	972	2.9%
Moderate	47	11.5%	2,395	7.2%	87	21.2%	4,625	14.0%
<i>Low/Moderate Total</i>	<i>47</i>	<i>11.5%</i>	<i>2,395</i>	<i>7.2%</i>	<i>109</i>	<i>26.6%</i>	<i>5,597</i>	<i>16.9%</i>
Middle	161	39.3%	12,486	37.7%	107	26.1%	7,103	21.4%
Upper	202	49.3%	18,243	55.1%	185	45.1%	19,738	59.6%
Unknown	0	0.0%	0	0.0%	9	2.2%	686	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>410</b>	<b>100.0%</b>	<b>33,124</b>	<b>100.0%</b>	<b>410</b>	<b>100.0%</b>	<b>33,124</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>								
Low	2	1.1%	100	0.7%	12	6.4%	539	4.0%
Moderate	27	14.4%	1,272	9.5%	49	26.1%	3,046	22.8%
<i>Low/Moderate Total</i>	<i>29</i>	<i>15.5%</i>	<i>1,372</i>	<i>10.2%</i>	<i>61</i>	<i>32.5%</i>	<i>3,585</i>	<i>26.8%</i>
Middle	76	40.4%	5,634	42.2%	50	26.6%	2,989	22.4%
Upper	83	44.1%	6,349	47.5%	72	38.3%	6,328	47.4%
Unknown	0	0.0%	0	0.0%	5	2.7%	453	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>188</b>	<b>100.0%</b>	<b>13,353</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>	<b>13,353</b>	<b>100.0%</b>
<b>Loan Purpose Not Applicable</b>								
Low	5	3.1%	272	2.2%	1	0.6%	38	0.3%
Moderate	49	30.6%	2,870	23.4%	2	1.3%	2	0.0%
<i>Low/Moderate Total</i>	<i>54</i>	<i>33.7%</i>	<i>3,142</i>	<i>25.6%</i>	<i>3</i>	<i>1.9%</i>	<i>40</i>	<i>0.3%</i>
Middle	54	33.8%	4,450	36.3%	0	0.0%	0	0.0%
Upper	52	32.5%	4,669	38.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	157	98.1%	12,221	99.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>160</b>	<b>100.0%</b>	<b>12,261</b>	<b>100.0%</b>	<b>160</b>	<b>100.0%</b>	<b>12,261</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	77	1.2%	24,519	2.2%	646	10.0%	56,411	5.1%
Moderate	1,033	16.1%	150,327	13.7%	1,402	21.8%	151,018	13.7%
<i>Low/Moderate Total</i>	<i>1,110</i>	<i>17.3%</i>	<i>174,846</i>	<i>15.9%</i>	<i>2,048</i>	<i>31.8%</i>	<i>207,429</i>	<i>18.8%</i>
Middle	2,461	38.2%	370,785	33.7%	1,383	21.5%	184,665	16.8%
Upper	2,842	44.2%	533,527	48.5%	2,024	31.5%	356,057	32.3%
Unknown	21	0.3%	21,568	2.0%	979	15.2%	352,575	32.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>6,434</b>	<b>100.0%</b>	<b>1,100,726</b>	<b>100.0%</b>	<b>6,434</b>	<b>100.0%</b>	<b>1,100,726</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Columbus MSA #18140

Income Category	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,933	5.4%	218,619	2.9%	2,766	7.7%	294,881	3.9%
Moderate	6,403	17.8%	833,795	11.0%	7,230	20.1%	1,053,620	13.9%
<i>Low/Moderate Total</i>	<i>3,336</i>	<i>23.1%</i>	<i>1,052,414</i>	<i>13.8%</i>	<i>9,996</i>	<i>27.7%</i>	<i>1,348,501</i>	<i>17.7%</i>
Middle	11,972	33.2%	2,181,743	28.7%	7,258	20.1%	1,388,589	18.3%
Upper	15,721	43.6%	4,361,674	57.4%	12,957	36.0%	3,764,654	49.5%
Unknown	12	0.0%	4,835	0.1%	5,830	16.2%	1,098,922	14.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>36,041</b>	<b>100.0%</b>	<b>7,600,666</b>	<b>100.0%</b>	<b>36,041</b>	<b>100.0%</b>	<b>7,600,666</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	705	3.9%	65,607	2.3%	1,601	8.9%	142,119	5.1%
Moderate	2,747	15.3%	275,008	9.8%	3,262	18.2%	367,640	13.1%
<i>Low/Moderate Total</i>	<i>3,452</i>	<i>19.3%</i>	<i>340,615</i>	<i>12.2%</i>	<i>4,863</i>	<i>27.1%</i>	<i>509,759</i>	<i>18.2%</i>
Middle	5,873	32.8%	785,273	28.0%	4,062	22.7%	565,402	20.2%
Upper	8,586	47.9%	1,675,083	59.8%	7,393	41.3%	1,449,419	51.7%
Unknown	3	0.0%	522	0.0%	1,596	8.9%	276,913	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>17,914</b>	<b>100.0%</b>	<b>3,801,493</b>	<b>100.0%</b>	<b>17,914</b>	<b>100.0%</b>	<b>3,801,493</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	162	3.2%	9,873	2.6%	274	5.5%	12,419	3.3%
Moderate	578	11.5%	30,228	8.0%	701	14.0%	39,426	10.5%
<i>Low/Moderate Total</i>	<i>740</i>	<i>14.8%</i>	<i>40,101</i>	<i>10.6%</i>	<i>975</i>	<i>19.3%</i>	<i>51,845</i>	<i>13.8%</i>
Middle	1,520	30.4%	92,688	24.6%	1,105	22.1%	67,337	17.9%
Upper	2,747	54.9%	243,700	64.7%	2,613	52.2%	227,327	60.4%
Unknown	1	0.0%	50	0.0%	315	6.3%	30,030	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,008</b>	<b>100.0%</b>	<b>376,339</b>	<b>100.0%</b>	<b>5,008</b>	<b>100.0%</b>	<b>376,339</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	69	22.1%	191,447	10.3%	1	0.3%	238	0.0%
Moderate	85	27.2%	498,959	26.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>154</i>	<i>49.4%</i>	<i>690,406</i>	<i>37.3%</i>	<i>1</i>	<i>0.3%</i>	<i>238</i>	<i>0.0%</i>
Middle	83	26.6%	633,599	34.2%	0	0.0%	0	0.0%
Upper	72	23.1%	522,651	28.2%	6	1.9%	2,393	0.1%
Unknown	3	1.0%	5,987	0.3%	305	97.8%	1,850,012	99.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>1,832,643</b>	<b>100.0%</b>	<b>312</b>	<b>100.0%</b>	<b>1,832,643</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	95	2.4%	4,843	1.5%	266	6.8%	14,015	4.3%
Moderate	419	10.8%	20,451	6.2%	564	14.5%	35,594	10.8%
<i>Low/Moderate Total</i>	<i>514</i>	<i>13.2%</i>	<i>25,294</i>	<i>7.7%</i>	<i>830</i>	<i>21.3%</i>	<i>49,609</i>	<i>15.1%</i>
Middle	1,131	29.1%	72,686	22.1%	908	23.3%	61,253	18.6%
Upper	2,244	57.7%	230,730	70.2%	2,000	51.4%	207,003	63.0%
Unknown	0	0.0%	0	0.0%	151	3.9%	10,845	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,889</b>	<b>100.0%</b>	<b>328,710</b>	<b>100.0%</b>	<b>3,889</b>	<b>100.0%</b>	<b>328,710</b>	<b>100.0%</b>
	<b>Other Purpose Closed/Exempt</b>							
Low	70	7.2%	3,965	4.0%	73	7.5%	4,601	4.6%
Moderate	152	15.6%	11,727	11.8%	167	17.2%	12,670	12.7%
<i>Low/Moderate Total</i>	<i>222</i>	<i>22.8%</i>	<i>15,692</i>	<i>15.8%</i>	<i>240</i>	<i>24.7%</i>	<i>17,271</i>	<i>17.3%</i>
Middle	320	32.9%	22,716	22.8%	218	22.4%	15,556	15.6%
Upper	427	43.9%	60,501	60.8%	444	45.7%	56,933	57.2%
Unknown	3	0.3%	651	0.7%	70	7.2%	9,800	9.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>972</b>	<b>100.0%</b>	<b>99,360</b>	<b>100.0%</b>	<b>972</b>	<b>100.0%</b>	<b>99,360</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	153	8.2%	9,963	4.2%	26	1.4%	2,376	1.0%
Moderate	503	26.8%	43,392	18.1%	18	1.0%	2,075	0.9%
<i>Low/Moderate Total</i>	<i>656</i>	<i>35.0%</i>	<i>53,355</i>	<i>22.3%</i>	<i>44</i>	<i>2.3%</i>	<i>4,451</i>	<i>1.9%</i>
Middle	530	28.3%	60,732	25.4%	29	1.5%	3,140	1.3%
Upper	690	36.8%	125,361	52.4%	22	1.2%	3,534	1.5%
Unknown	0	0.0%	0	0.0%	1,781	94.9%	228,323	95.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,876</b>	<b>100.0%</b>	<b>239,443</b>	<b>100.0%</b>	<b>1,876</b>	<b>100.0%</b>	<b>239,443</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	3,187	4.8%	504,317	3.8%	5,007	7.6%	470,649	3.5%
Moderate	10,887	16.5%	1,713,560	12.9%	11,942	18.1%	1,511,025	11.4%
<i>Low/Moderate Total</i>	<i>14,074</i>	<i>21.3%</i>	<i>2,217,877</i>	<i>16.7%</i>	<i>16,949</i>	<i>25.7%</i>	<i>1,981,674</i>	<i>14.9%</i>
Middle	21,429	32.5%	3,849,437	28.9%	13,580	20.6%	2,101,277	15.8%
Upper	30,487	46.2%	7,219,700	54.3%	25,435	38.5%	5,711,263	42.9%
Unknown	22	0.0%	12,045	0.1%	10,048	15.2%	3,504,845	26.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>66,012</b>	<b>100.0%</b>	<b>13,299,039</b>	<b>100.0%</b>	<b>66,012</b>	<b>100.0%</b>	<b>13,299,039</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Lima MSA #30620

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	19	1.4%	776	0.5%	142	10.2%	10,599	6.2%
Moderate	125	9.0%	7,836	4.6%	346	25.0%	32,374	19.0%
<i>Low/Moderate Total</i>	<i>144</i>	<i>10.4%</i>	<i>8,612</i>	<i>5.1%</i>	<i>488</i>	<i>35.2%</i>	<i>42,973</i>	<i>25.2%</i>
Middle	685	49.4%	79,661	46.8%	379	27.3%	46,649	27.4%
Upper	557	40.2%	81,991	48.2%	377	27.2%	67,288	39.5%
Unknown	0	0.0%	0	0.0%	142	10.2%	13,354	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,386</b>	<b>100.0%</b>	<b>170,264</b>	<b>100.0%</b>	<b>1,386</b>	<b>100.0%</b>	<b>170,264</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	13	1.8%	509	0.7%	68	9.2%	3,821	5.0%
Moderate	51	6.9%	3,429	4.5%	152	20.5%	11,445	15.0%
<i>Low/Moderate Total</i>	<i>64</i>	<i>8.6%</i>	<i>4,938</i>	<i>5.2%</i>	<i>220</i>	<i>29.7%</i>	<i>15,266</i>	<i>20.0%</i>
Middle	407	54.9%	39,589	52.4%	176	23.8%	16,743	22.0%
Upper	270	36.4%	32,325	42.4%	288	38.9%	37,271	48.9%
Unknown	0	0.0%	0	0.0%	57	7.7%	6,872	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>741</b>	<b>100.0%</b>	<b>76,132</b>	<b>100.0%</b>	<b>741</b>	<b>100.0%</b>	<b>76,132</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	4	1.4%	85	0.7%	31	11.2%	957	8.0%
Moderate	22	7.9%	468	3.9%	69	24.8%	2,581	21.6%
<i>Low/Moderate Total</i>	<i>26</i>	<i>9.4%</i>	<i>553</i>	<i>4.6%</i>	<i>100</i>	<i>36.0%</i>	<i>3,538</i>	<i>29.6%</i>
Middle	163	58.6%	7,064	59.1%	61	21.9%	2,291	19.2%
Upper	89	32.0%	4,345	36.3%	116	41.7%	6,122	51.2%
Unknown	0	0.0%	0	0.0%	1	0.4%	11	0.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>278</b>	<b>100.0%</b>	<b>11,962</b>	<b>100.0%</b>	<b>278</b>	<b>100.0%</b>	<b>11,962</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	7	29.2%	2,874	26.0%	1	4.2%	535	4.8%
Moderate	7	29.2%	3,205	29.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>14</i>	<i>58.3%</i>	<i>6,079</i>	<i>54.9%</i>	<i>1</i>	<i>4.2%</i>	<i>535</i>	<i>4.8%</i>
Middle	8	33.3%	4,504	40.7%	0	0.0%	0	0.0%
Upper	2	8.3%	485	4.4%	2	8.3%	307	2.8%
Unknown	0	0.0%	0	0.0%	21	87.5%	10,226	92.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>24</b>	<b>100.0%</b>	<b>11,068</b>	<b>100.0%</b>	<b>24</b>	<b>100.0%</b>	<b>11,068</b>	<b>100.0%</b>
	<b>Other Purpose LOC</b>							
Low	2	2.0%	36	0.6%	11	11.1%	339	6.1%
Moderate	5	5.1%	207	3.7%	13	13.1%	750	13.5%
<i>Low/Moderate Total</i>	<i>7</i>	<i>7.1%</i>	<i>243</i>	<i>4.4%</i>	<i>24</i>	<i>24.2%</i>	<i>1,089</i>	<i>19.6%</i>
Middle	51	51.5%	2,965	53.4%	32	32.3%	1,790	32.2%
Upper	41	41.4%	2,347	42.3%	42	42.4%	2,656	47.8%
Unknown	0	0.0%	0	0.0%	1	1.0%	20	0.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>99</b>	<b>100.0%</b>	<b>5,555</b>	<b>100.0%</b>	<b>99</b>	<b>100.0%</b>	<b>5,555</b>	<b>100.0%</b>
	<b>Other Purpose Close/Exempt</b>							
Low	3	10.3%	105	5.9%	2	6.9%	80	4.5%
Moderate	6	20.7%	275	15.4%	6	20.7%	216	12.1%
<i>Low/Moderate Total</i>	<i>9</i>	<i>31.0%</i>	<i>380</i>	<i>21.3%</i>	<i>8</i>	<i>27.6%</i>	<i>296</i>	<i>16.5%</i>
Middle	10	34.5%	515	28.8%	4	13.8%	256	14.3%
Upper	10	34.5%	895	50.0%	12	41.4%	867	48.4%
Unknown	0	0.0%	0	0.0%	5	17.2%	371	20.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>1,790</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>1,790</b>	<b>100.0%</b>
	<b>Loan Purpose Not Applicable</b>							
Low	1	2.0%	42	1.1%	0	0.0%	0	0.0%
Moderate	8	16.3%	506	12.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>9</i>	<i>18.4%</i>	<i>548</i>	<i>13.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	27	55.1%	1,767	44.8%	0	0.0%	0	0.0%
Upper	13	26.5%	1,631	41.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	49	100.0%	3,946	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>3,946</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>3,946</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	49	1.9%	4,427	1.6%	255	9.8%	16,331	5.8%
Moderate	224	8.6%	15,926	5.7%	586	22.5%	47,366	16.9%
<i>Low/Moderate Total</i>	<i>273</i>	<i>10.3%</i>	<i>20,353</i>	<i>7.2%</i>	<i>841</i>	<i>32.3%</i>	<i>63,697</i>	<i>22.7%</i>
Middle	1,351	51.8%	136,365	48.6%	652	25.0%	67,729	24.1%
Upper	982	37.7%	124,019	44.2%	837	32.1%	114,511	40.8%
Unknown	0	0.0%	0	0.0%	276	10.6%	34,800	12.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,606</b>	<b>100.0%</b>	<b>280,737</b>	<b>100.0%</b>	<b>2,606</b>	<b>100.0%</b>	<b>280,737</b>	<b>100.0%</b>



Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Danville MSA #19180

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	24	4.0%	1,118	4.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	111	18.3%	6,027	21.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	135	22.2%	7,145	25.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	248	40.9%	10,785	38.1%	42	36.8%	3,641	32.4%	0	0.0%	0	0.0%
Upper	218	35.9%	10,278	36.3%	71	62.3%	7,581	67.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	6	1.0%	80	0.3%	1	0.9%	25	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>607</b>	<b>100%</b>	<b>28,288</b>	<b>100%</b>	<b>114</b>	<b>100%</b>	<b>11,247</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less:	295	48.6%	8,986	31.8%	65	57.0%	9,116	81.1%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less:	550	90.6%	9,075	32.1%	79	69.3%	1,997	17.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	31	5.1%	5,118	18.1%	18	15.8%	3,075	27.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	26	4.3%	14,095	49.8%	17	14.9%	6,175	54.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>607</b>	<b>100%</b>	<b>28,288</b>	<b>100%</b>	<b>114</b>	<b>100%</b>	<b>11,247</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IL Nonmetropolitan

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	34	13.0%	258	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	34	13.0%	258	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	126	48.3%	3,661	58.6%	65	67.7%	2,070	77.4%	0	0.0%	0	0.0%
Upper	88	33.7%	2,206	35.3%	31	32.3%	605	22.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	13	5.0%	127	2.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>261</b>	<b>100%</b>	<b>6,252</b>	<b>100%</b>	<b>96</b>	<b>100%</b>	<b>2,675</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>				<b>By Revenue</b>				<b>By Revenue</b>			
Total \$1 Million or Less:	108	41.4%	1,427	22.8%	22	22.9%	1,994	74.5%	0	0.0%	0	0.0%
	<b>By Loan Size</b>				<b>By Loan Size</b>				<b>By Loan Size</b>			
\$100,000 or Less:	251	96.2%	2,772	44.3%	90	93.8%	957	35.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	4	1.5%	622	9.9%	3	3.1%	520	19.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	6	2.3%	2,858	45.7%	3	3.1%	1,198	44.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>261</b>	<b>100%</b>	<b>6,252</b>	<b>100%</b>	<b>96</b>	<b>100%</b>	<b>2,675</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Bloomington MSA #14020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	107	5.2%	5,861	5.2%	1	4.0%	3	0.2%	0	0.0%	0	0.0%
Moderate	455	22.2%	26,380	23.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	562	27.4%	32,241	28.7%	1	4.0%	3	0.2%	0	0.0%	0	0.0%
Middle	703	34.3%	37,672	33.5%	10	40.0%	556	45.1%	0	0.0%	0	0.0%
Upper	744	36.3%	41,121	36.5%	14	56.0%	1,038	54.7%	0	0.0%	0	0.0%
Unknown	8	0.4%	888	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	34	1.7%	593	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,051</b>	<b>100%</b>	<b>112,515</b>	<b>100%</b>	<b>25</b>	<b>100%</b>	<b>1,897</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	741	36.1%	33,844	30.1%	14	56.0%	1,565	82.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,820	88.7%	29,427	26.2%	19	76.0%	361	19.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	107	5.2%	18,917	16.8%	4	16.0%	836	44.1%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	124	6.0%	64,171	57.0%	2	8.0%	700	36.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,051</b>	<b>100%</b>	<b>112,515</b>	<b>100%</b>	<b>25</b>	<b>100%</b>	<b>1,897</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Columbus MSA #18020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	404	33.7%	38,607	46.8%	6	8.6%	2,035	25.1%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	404	33.7%	38,607	46.9%	6	8.6%	2,035	25.1%	0	0.0%	0	0.0%
Middle	484	40.3%	28,411	34.6%	54	77.1%	5,513	68.0%	0	0.0%	0	0.0%
Upper	299	24.9%	14,640	17.8%	9	12.9%	547	6.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	13	1.1%	573	0.7%	1	1.4%	12	0.1%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,200</b>	<b>100%</b>	<b>82,231</b>	<b>100%</b>	<b>70</b>	<b>100%</b>	<b>8,109</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	446	37.2%	19,708	24.0%	36	51.4%	4,627	57.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,010	84.2%	17,502	21.3%	46	65.7%	1,505	18.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000	90	7.5%	14,820	18.0%	16	22.9%	3,049	37.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	100	8.3%	49,909	60.7%	8	11.4%	3,555	43.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,200</b>	<b>100%</b>	<b>82,231</b>	<b>100%</b>	<b>70</b>	<b>100%</b>	<b>8,109</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Gary MD #23844

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	362	3.7%	24,312	5.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,131	11.4%	63,237	14.0%	20	13.0%	983	9.6%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,493	15.1%	\$7,549	19.3%	20	13.0%	983	9.6%	0	0.0%	0	0.0%
Middle	3,717	37.5%	180,877	40.0%	72	46.8%	5,007	48.8%	0	0.0%	0	0.0%
Upper	4,567	46.1%	182,905	40.4%	61	39.6%	4,227	41.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	124	1.3%	1,340	0.3%	1	0.6%	35	0.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,901</b>	<b>100%</b>	<b>452,671</b>	<b>100%</b>	<b>154</b>	<b>100%</b>	<b>10,232</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	4,078	41.2%	132,256	29.2%	69	44.8%	7,037	68.6%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	9,017	91.1%	130,593	28.8%	124	80.5%	2,821	27.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	408	4.1%	70,850	15.7%	20	13.0%	3,581	34.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	476	4.8%	251,228	55.5%	10	6.5%	3,850	37.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9,901</b>	<b>100%</b>	<b>452,671</b>	<b>100%</b>	<b>154</b>	<b>100%</b>	<b>10,232</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 IN Lafayette-West Lafayette MSA #29200

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000S)	%	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	100	4.4%	6,279	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	692	30.4%	43,337	40.1%	5	1.8%	34	0.1%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	792	34.8%	49,616	45.9%	5	1.8%	34	0.1%	0	0.0%	0	0.0%
Middle	698	30.7%	26,760	24.8%	205	74.3%	26,351	81.5%	0	0.0%	0	0.0%
Upper	702	30.8%	28,591	26.5%	58	21.0%	5,878	18.2%	0	0.0%	0	0.0%
Unknown	41	1.8%	2,569	2.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	44	1.9%	501	0.5%	8	2.9%	60	0.2%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,277</b>	<b>100%</b>	<b>168,637</b>	<b>100%</b>	<b>276</b>	<b>100%</b>	<b>32,323</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	1,009	44.3%	35,978	33.3%	140	50.7%	19,499	60.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	2,037	89.5%	32,206	29.8%	173	62.7%	4,336	13.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	127	5.6%	22,561	20.9%	49	17.8%	8,587	26.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	113	5.0%	53,270	49.3%	54	19.6%	19,400	60.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,277</b>	<b>100%</b>	<b>168,637</b>	<b>100%</b>	<b>276</b>	<b>100%</b>	<b>32,323</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	4,807	14.1%	288,530	19.5%	5	1.8%	235	2.2%	0	0.0%	0	0.0%
Moderate	4,925	14.4%	206,926	14.0%	30	10.6%	382	3.6%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	9,732	28.5%	495,456	33.6%	35	12.4%	617	5.9%	0	0.0%	0	0.0%
Middle	8,622	25.3%	357,810	24.2%	129	45.7%	4,214	40.2%	0	0.0%	0	0.0%
Upper	15,365	45.0%	607,355	41.2%	115	40.8%	5,600	53.4%	0	0.0%	0	0.0%
Unknown	123	0.4%	10,733	0.7%	2	0.7%	50	0.5%	0	0.0%	0	0.0%
Tract Unknown	300	0.9%	4,556	0.3%	1	0.4%	5	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34,142</b>	<b>100%</b>	<b>1,475,910</b>	<b>100%</b>	<b>282</b>	<b>100%</b>	<b>10,486</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	14,381	42.1%	415,156	28.1%	142	50.4%	6,606	63.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	31,314	91.7%	488,849	33.1%	255	90.4%	4,054	38.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,454	4.3%	248,875	16.9%	18	6.4%	3,067	29.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,374	4.0%	738,186	50.0%	9	3.2%	3,365	32.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>34,142</b>	<b>100%</b>	<b>1,475,910</b>	<b>100%</b>	<b>282</b>	<b>100%</b>	<b>10,486</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2018-2020 Lending Data

Selected Year: 2018

2018 OH Lima MSA #30620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	50	4.3%	3,493	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	209	17.8%	14,441	24.1%	1	0.8%	400	3.6%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	259	22.1%	17,934	29.9%	1	0.8%	400	3.6%	0	0.0%	0	0.0%
Middle	527	44.9%	25,228	42.1%	112	87.5%	9,523	84.6%	0	0.0%	0	0.0%
Upper	377	32.1%	16,657	27.8%	15	11.7%	1,340	11.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	11	0.9%	129	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,174</b>	<b>100%</b>	<b>59,948</b>	<b>100%</b>	<b>128</b>	<b>100%</b>	<b>11,263</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	404	34.4%	13,292	22.2%	80	62.5%	7,654	68.0%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,051	89.5%	15,949	26.6%	89	69.5%	2,905	25.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	58	4.9%	10,193	17.0%	29	22.7%	4,839	43.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	65	5.5%	33,806	56.4%	10	7.8%	3,519	31.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,174</b>	<b>100%</b>	<b>59,948</b>	<b>100%</b>	<b>128</b>	<b>100%</b>	<b>11,263</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 IN Bloomington MSA #14020

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	38	1.6%	4,380	0.9%	105	4.4%	10,294	2.2%
Moderate	225	9.4%	34,110	7.4%	369	15.5%	46,958	10.2%
<i>Low/Moderate Total</i>	<i>263</i>	<i>11.0%</i>	<i>38,490</i>	<i>8.3%</i>	<i>474</i>	<i>19.9%</i>	<i>57,252</i>	<i>12.4%</i>
Middle	1,134	47.5%	192,454	41.6%	513	21.5%	83,733	18.1%
Upper	991	41.5%	231,677	50.1%	1,071	44.8%	255,939	55.3%
Unknown	0	0.0%	0	0.0%	330	13.8%	65,697	14.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,388</b>	<b>100.0%</b>	<b>462,621</b>	<b>100.0%</b>	<b>2,388</b>	<b>100.0%</b>	<b>462,621</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	21	2.0%	2,028	1.1%	72	6.7%	6,158	3.4%
Moderate	85	7.9%	16,375	9.2%	188	15.7%	17,612	9.9%
<i>Low/Moderate Total</i>	<i>106</i>	<i>9.9%</i>	<i>18,403</i>	<i>10.3%</i>	<i>260</i>	<i>22.4%</i>	<i>23,770</i>	<i>13.3%</i>
Middle	530	49.4%	75,663	42.4%	196	18.3%	25,080	14.0%
Upper	434	40.5%	84,264	47.2%	483	45.1%	97,037	54.3%
Unknown	2	0.2%	240	0.1%	153	14.3%	32,683	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,072</b>	<b>100.0%</b>	<b>178,570</b>	<b>100.0%</b>	<b>1,072</b>	<b>100.0%</b>	<b>178,570</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	5	1.7%	480	1.6%	19	6.4%	686	2.3%
Moderate	22	7.4%	1,956	6.7%	52	17.4%	2,213	7.6%
<i>Low/Moderate Total</i>	<i>27</i>	<i>9.0%</i>	<i>2,436</i>	<i>8.3%</i>	<i>71</i>	<i>23.7%</i>	<i>2,899</i>	<i>9.9%</i>
Middle	131	43.8%	10,123	34.6%	72	24.1%	5,809	19.8%
Upper	141	47.2%	16,730	57.1%	150	50.2%	19,900	67.9%
Unknown	0	0.0%	0	0.0%	6	2.0%	681	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>29,289</b>	<b>100.0%</b>	<b>299</b>	<b>100.0%</b>	<b>29,289</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	2	10.5%	3,493	3.3%	0	0.0%	0	0.0%
Moderate	11	57.9%	42,196	39.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>68.4%</i>	<i>45,689</i>	<i>42.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	21.1%	32,896	30.7%	0	0.0%	0	0.0%
Upper	2	10.5%	28,672	26.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	19	100.0%	107,257	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>19</b>	<b>100.0%</b>	<b>107,257</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>107,257</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	66	1.7%	10,381	1.3%	196	5.2%	17,138	2.2%
Moderate	343	9.1%	94,637	12.2%	589	15.6%	66,783	8.6%
<i>Low/Moderate Total</i>	<i>409</i>	<i>10.8%</i>	<i>105,018</i>	<i>13.5%</i>	<i>785</i>	<i>20.8%</i>	<i>83,921</i>	<i>10.8%</i>
Middle	1,799	47.6%	311,136	40.0%	781	20.7%	114,622	14.7%
Upper	1,568	41.5%	361,343	46.5%	1,704	45.1%	372,876	47.9%
Unknown	2	0.1%	240	0.0%	508	13.4%	206,318	26.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,778</b>	<b>100.0%</b>	<b>777,737</b>	<b>100.0%</b>	<b>3,778</b>	<b>100.0%</b>	<b>777,737</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 IN Columbus MSA #18020

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	149	8.3%	12,865	4.4%
Moderate	304	16.9%	34,086	11.5%	348	19.4%	40,498	13.7%
<i>Low/Moderate Total</i>	<i>304</i>	<i>16.9%</i>	<i>34,086</i>	<i>11.5%</i>	<i>348</i>	<i>19.4%</i>	<i>40,498</i>	<i>13.7%</i>
Middle	991	54.6%	144,172	48.8%	376	20.9%	56,470	19.1%
Upper	512	28.5%	117,356	39.7%	676	37.6%	150,707	51.0%
Unknown	0	0.0%	0	0.0%	248	13.8%	35,074	11.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,797</b>	<b>100.0%</b>	<b>293,614</b>	<b>100.0%</b>	<b>1,797</b>	<b>100.0%</b>	<b>293,614</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	77	12.0%	5,563	6.2%
Moderate	98	15.2%	7,766	8.7%	104	16.2%	10,128	11.3%
<i>Low/Moderate Total</i>	<i>98</i>	<i>15.2%</i>	<i>7,766</i>	<i>8.7%</i>	<i>181</i>	<i>38.1%</i>	<i>15,691</i>	<i>17.6%</i>
Middle	335	52.1%	42,533	47.6%	136	21.2%	15,636	17.5%
Upper	210	32.7%	38,988	43.7%	241	37.5%	46,092	51.0%
Unknown	0	0.0%	0	0.0%	85	13.2%	11,868	13.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>643</b>	<b>100.0%</b>	<b>89,287</b>	<b>100.0%</b>	<b>643</b>	<b>100.0%</b>	<b>89,287</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	16	7.7%	615	4.0%
Moderate	38	18.4%	1,882	12.2%	37	17.9%	1,986	12.9%
<i>Low/Moderate Total</i>	<i>38</i>	<i>18.4%</i>	<i>1,882</i>	<i>12.2%</i>	<i>53</i>	<i>25.6%</i>	<i>2,601</i>	<i>16.9%</i>
Middle	108	52.2%	7,810	50.8%	54	26.1%	4,003	26.0%
Upper	61	29.5%	5,690	37.0%	96	46.4%	8,419	54.7%
Unknown	0	0.0%	0	0.0%	4	1.9%	359	2.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>207</b>	<b>100.0%</b>	<b>15,382</b>	<b>100.0%</b>	<b>207</b>	<b>100.0%</b>	<b>15,382</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	160	32.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>66.7%</i>	<i>160</i>	<i>32.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	33.3%	338	67.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	498	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>498</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>498</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	242	9.1%	19,043	4.8%
Moderate	442	16.7%	43,894	11.0%	489	18.5%	52,612	13.1%
<i>Low/Moderate Total</i>	<i>442</i>	<i>16.7%</i>	<i>43,894</i>	<i>11.0%</i>	<i>731</i>	<i>27.6%</i>	<i>71,655</i>	<i>17.9%</i>
Middle	1,424	53.7%	194,515	48.5%	566	21.4%	76,109	19.0%
Upper	784	29.6%	162,372	40.5%	1,013	38.2%	205,218	51.2%
Unknown	0	0.0%	0	0.0%	340	12.8%	47,799	11.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,650</b>	<b>100.0%</b>	<b>400,781</b>	<b>100.0%</b>	<b>2,650</b>	<b>100.0%</b>	<b>400,781</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 IN Fort Wayne MSA #23060

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	176	2.1%	17,881	1.4%	988	11.6%	81,171	6.4%
Moderate	1,148	13.5%	100,247	7.9%	1,934	22.7%	214,111	16.9%
<i>Low/Moderate Total</i>	<i>1,324</i>	<i>15.6%</i>	<i>118,128</i>	<i>9.3%</i>	<i>2,922</i>	<i>34.3%</i>	<i>295,282</i>	<i>23.3%</i>
Middle	3,573	41.9%	432,626	34.1%	1,748	20.5%	252,281	19.9%
Upper	3,636	42.6%	716,961	56.5%	2,446	28.7%	536,699	42.3%
Unknown	2	0.0%	350	0.0%	1,419	16.6%	183,803	14.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,333</b>	<b>100.0%</b>	<b>1,268,063</b>	<b>100.0%</b>	<b>8,333</b>	<b>100.0%</b>	<b>1,268,063</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	68	2.2%	3,135	0.8%	268	8.6%	18,470	4.5%
Moderate	446	14.3%	35,674	8.7%	584	18.7%	54,578	13.2%
<i>Low/Moderate Total</i>	<i>514</i>	<i>16.4%</i>	<i>38,809</i>	<i>9.4%</i>	<i>852</i>	<i>27.3%</i>	<i>73,048</i>	<i>17.7%</i>
Middle	1,247	39.9%	136,456	33.1%	714	22.8%	82,043	19.9%
Upper	1,364	43.6%	236,499	57.4%	964	30.8%	176,439	42.8%
Unknown	3	0.1%	346	0.1%	598	19.1%	80,580	19.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,128</b>	<b>100.0%</b>	<b>412,110</b>	<b>100.0%</b>	<b>3,128</b>	<b>100.0%</b>	<b>412,110</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	36	4.5%	475	1.1%	95	11.9%	2,311	5.2%
Moderate	148	18.5%	4,206	9.5%	195	24.4%	7,836	17.8%
<i>Low/Moderate Total</i>	<i>184</i>	<i>23.1%</i>	<i>4,681</i>	<i>10.6%</i>	<i>290</i>	<i>36.3%</i>	<i>10,147</i>	<i>23.0%</i>
Middle	323	40.5%	17,175	39.0%	215	26.9%	8,867	20.1%
Upper	290	36.3%	22,151	50.3%	261	32.7%	22,484	51.0%
Unknown	1	0.1%	67	0.2%	32	4.0%	2,576	5.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>798</b>	<b>100.0%</b>	<b>44,074</b>	<b>100.0%</b>	<b>798</b>	<b>100.0%</b>	<b>44,074</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	7	24.1%	17,119	16.0%	0	0.0%	0	0.0%
Moderate	9	31.0%	15,497	14.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>35.2%</i>	<i>32,616</i>	<i>30.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	12	41.4%	71,211	66.7%	0	0.0%	0	0.0%
Upper	1	3.4%	3,000	2.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	29	100.0%	106,827	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>29</b>	<b>100.0%</b>	<b>106,827</b>	<b>100.0%</b>	<b>29</b>	<b>100.0%</b>	<b>106,827</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	287	2.3%	38,610	2.1%	1,351	10.8%	101,952	5.6%
Moderate	1,751	14.0%	155,624	8.5%	2,713	21.7%	276,525	15.1%
<i>Low/Moderate Total</i>	<i>2,038</i>	<i>16.3%</i>	<i>194,234</i>	<i>10.6%</i>	<i>4,064</i>	<i>32.5%</i>	<i>378,477</i>	<i>20.7%</i>
Middle	5,155	41.3%	657,468	35.9%	2,677	21.4%	343,191	18.7%
Upper	5,291	42.4%	978,611	53.4%	3,671	29.4%	735,622	40.2%
Unknown	6	0.0%	763	0.0%	2,078	16.6%	373,786	20.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>12,490</b>	<b>100.0%</b>	<b>1,831,076</b>	<b>100.0%</b>	<b>12,490</b>	<b>100.0%</b>	<b>1,831,076</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 IN Gary MD #23844

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	105	0.8%	6,389	0.3%	904	6.5%	82,829	3.4%
Moderate	1,023	7.4%	86,330	3.5%	2,443	17.6%	314,582	12.9%
<i>Low/Moderate Total</i>	<i>1,128</i>	<i>8.2%</i>	<i>92,719</i>	<i>3.8%</i>	<i>3,347</i>	<i>24.1%</i>	<i>397,411</i>	<i>16.3%</i>
Middle	5,822	42.0%	862,952	35.4%	3,271	23.6%	539,111	22.1%
Upper	6,924	49.9%	1,480,634	60.8%	4,551	32.8%	1,083,413	44.5%
Unknown	0	0.0%	0	0.0%	2,705	19.5%	416,370	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>13,874</b>	<b>100.0%</b>	<b>2,436,303</b>	<b>100.0%</b>	<b>13,874</b>	<b>100.0%</b>	<b>2,436,303</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	59	1.0%	3,261	0.4%	412	6.9%	35,281	3.9%
Moderate	421	7.1%	31,927	3.5%	811	13.7%	90,940	9.9%
<i>Low/Moderate Total</i>	<i>480</i>	<i>8.2%</i>	<i>35,188</i>	<i>3.8%</i>	<i>1,223</i>	<i>20.6%</i>	<i>126,221</i>	<i>13.8%</i>
Middle	2,298	38.8%	294,655	32.2%	1,286	21.7%	176,420	19.3%
Upper	3,152	53.2%	586,105	64.0%	2,061	34.8%	400,881	43.8%
Unknown	0	0.0%	0	0.0%	1,360	22.9%	212,426	23.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,930</b>	<b>100.0%</b>	<b>915,948</b>	<b>100.0%</b>	<b>5,930</b>	<b>100.0%</b>	<b>915,948</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	29	2.2%	620	0.8%	112	8.6%	3,419	4.2%
Moderate	115	8.8%	3,269	4.0%	225	17.3%	9,290	11.4%
<i>Low/Moderate Total</i>	<i>144</i>	<i>11.1%</i>	<i>3,889</i>	<i>4.8%</i>	<i>337</i>	<i>25.9%</i>	<i>12,709</i>	<i>15.6%</i>
Middle	496	38.1%	27,569	35.9%	312	24.0%	18,748	23.1%
Upper	662	50.8%	49,878	61.3%	593	45.5%	46,554	57.2%
Unknown	0	0.0%	0	0.0%	60	4.6%	3,325	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,302</b>	<b>100.0%</b>	<b>81,336</b>	<b>100.0%</b>	<b>1,302</b>	<b>100.0%</b>	<b>81,336</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	5	6.7%	28,322	19.8%	0	0.0%	0	0.0%
Moderate	19	25.3%	4,286	3.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>24</i>	<i>32.0%</i>	<i>32,608</i>	<i>22.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	36	48.0%	77,621	54.4%	0	0.0%	0	0.0%
Upper	15	20.0%	32,518	22.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	75	100.0%	142,747	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>75</b>	<b>100.0%</b>	<b>142,747</b>	<b>100.0%</b>	<b>75</b>	<b>100.0%</b>	<b>142,747</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	198	0.9%	38,592	1.1%	1,428	6.7%	121,529	3.4%
Moderate	1,578	7.5%	125,812	3.5%	3,479	16.4%	414,812	11.6%
<i>Low/Moderate Total</i>	<i>1,776</i>	<i>8.4%</i>	<i>164,404</i>	<i>4.6%</i>	<i>4,907</i>	<i>23.2%</i>	<i>536,341</i>	<i>15.0%</i>
Middle	8,652	40.8%	1,262,797	35.3%	4,869	23.0%	734,279	20.5%
Upper	10,753	50.8%	2,149,135	60.1%	7,205	34.0%	1,530,848	42.8%
Unknown	0	0.0%	0	0.0%	4,200	19.8%	774,868	21.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21,181</b>	<b>100.0%</b>	<b>3,576,336</b>	<b>100.0%</b>	<b>21,181</b>	<b>100.0%</b>	<b>3,576,336</b>	<b>100.0%</b>



Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 IN Lafayette-West Lafayette MSA #29200

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	53	1.4%	4,641	0.8%	343	8.9%	30,292	5.0%
Moderate	590	15.3%	55,904	9.3%	840	21.8%	99,350	16.5%
<i>Low/Moderate Total</i>	<i>643</i>	<i>16.7%</i>	<i>60,545</i>	<i>10.1%</i>	<i>1,183</i>	<i>30.8%</i>	<i>129,642</i>	<i>21.5%</i>
Middle	1,478	38.4%	220,624	36.6%	787	20.5%	118,745	19.7%
Upper	1,711	44.5%	319,046	53.0%	1,277	33.2%	273,809	45.5%
Unknown	13	0.3%	2,117	0.4%	598	15.6%	80,136	13.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>3,843</b>	<b>100.0%</b>	<b>602,332</b>	<b>100.0%</b>	<b>3,843</b>	<b>100.0%</b>	<b>602,332</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	17	1.1%	1,260	0.7%	135	9.1%	9,451	4.9%
Moderate	229	15.4%	19,860	10.3%	267	18.0%	25,140	13.0%
<i>Low/Moderate Total</i>	<i>246</i>	<i>16.6%</i>	<i>21,120</i>	<i>10.9%</i>	<i>402</i>	<i>27.1%</i>	<i>34,591</i>	<i>17.9%</i>
Middle	565	38.0%	68,435	35.4%	353	23.8%	41,992	21.7%
Upper	674	45.4%	103,808	53.7%	446	30.0%	77,495	40.1%
Unknown	0	0.0%	0	0.0%	284	19.1%	39,285	20.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,485</b>	<b>100.0%</b>	<b>193,363</b>	<b>100.0%</b>	<b>1,485</b>	<b>100.0%</b>	<b>193,363</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	4	1.5%	526	3.4%	19	7.2%	425	2.7%
Moderate	40	15.1%	1,432	9.1%	55	20.8%	2,456	15.6%
<i>Low/Moderate Total</i>	<i>44</i>	<i>16.6%</i>	<i>1,958</i>	<i>12.5%</i>	<i>74</i>	<i>27.9%</i>	<i>2,881</i>	<i>18.4%</i>
Middle	116	43.8%	5,890	37.5%	59	22.3%	3,790	24.1%
Upper	105	39.6%	7,846	50.0%	124	46.8%	8,159	52.0%
Unknown	0	0.0%	0	0.0%	8	3.0%	864	5.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>265</b>	<b>100.0%</b>	<b>15,694</b>	<b>100.0%</b>	<b>265</b>	<b>100.0%</b>	<b>15,694</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	7	15.9%	70,061	12.2%	0	0.0%	0	0.0%
Moderate	13	29.5%	24,999	4.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>20</i>	<i>45.3%</i>	<i>95,060</i>	<i>16.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	10	22.7%	28,602	5.0%	0	0.0%	0	0.0%
Upper	9	20.5%	437,823	76.1%	0	0.0%	0	0.0%
Unknown	5	11.4%	13,980	2.4%	44	100.0%	575,465	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>575,465</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>575,465</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	81	1.4%	76,488	5.5%	497	8.8%	40,168	2.9%
Moderate	872	15.5%	102,195	7.4%	1,162	20.6%	126,946	9.2%
<i>Low/Moderate Total</i>	<i>953</i>	<i>16.9%</i>	<i>178,683</i>	<i>12.9%</i>	<i>1,659</i>	<i>29.4%</i>	<i>167,114</i>	<i>12.0%</i>
Middle	2,169	38.5%	323,551	33.3%	1,199	21.3%	164,527	11.9%
Upper	2,499	44.3%	868,523	62.6%	1,847	32.8%	359,463	25.9%
Unknown	18	0.3%	16,097	1.2%	934	16.6%	695,750	50.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,639</b>	<b>100.0%</b>	<b>1,386,834</b>	<b>100.0%</b>	<b>5,639</b>	<b>100.0%</b>	<b>1,386,834</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 OH Columbus MSA #18140

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	1,709	4.3%	179,373	2.3%	3,044	7.7%	303,882	3.9%
Moderate	6,930	17.5%	831,468	10.5%	7,670	19.4%	1,061,168	13.5%
<i>Low/Moderate Total</i>	<i>8,639</i>	<i>21.8%</i>	<i>1,010,841</i>	<i>12.8%</i>	<i>10,714</i>	<i>27.1%</i>	<i>1,365,050</i>	<i>17.3%</i>
Middle	13,366	33.8%	2,263,287	28.7%	7,736	19.6%	1,398,706	17.7%
Upper	17,489	44.3%	4,614,273	58.5%	13,899	35.2%	3,871,270	49.1%
Unknown	5	0.0%	1,284	0.0%	7,150	18.1%	1,254,659	15.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>39,499</b>	<b>100.0%</b>	<b>7,839,683</b>	<b>100.0%</b>	<b>39,499</b>	<b>100.0%</b>	<b>7,839,683</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	668	3.9%	65,620	2.2%	1,266	7.5%	109,937	3.7%
Moderate	2,714	16.0%	283,018	9.6%	2,716	16.0%	313,522	10.6%
<i>Low/Moderate Total</i>	<i>3,382</i>	<i>20.0%</i>	<i>348,638</i>	<i>11.8%</i>	<i>3,982</i>	<i>23.5%</i>	<i>423,459</i>	<i>14.3%</i>
Middle	5,716	33.7%	838,694	28.4%	3,424	20.2%	496,478	16.8%
Upper	7,833	46.2%	1,759,610	59.6%	6,583	38.9%	1,490,922	50.5%
Unknown	12	0.1%	6,080	0.2%	2,954	17.4%	542,163	18.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>16,943</b>	<b>100.0%</b>	<b>2,933,022</b>	<b>100.0%</b>	<b>16,943</b>	<b>100.0%</b>	<b>2,933,022</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	162	5.5%	7,079	2.4%	279	9.5%	13,280	4.4%
Moderate	528	18.0%	25,105	8.4%	577	19.7%	36,140	12.0%
<i>Low/Moderate Total</i>	<i>690</i>	<i>23.5%</i>	<i>32,184</i>	<i>10.7%</i>	<i>856</i>	<i>29.2%</i>	<i>49,420</i>	<i>16.3%</i>
Middle	971	33.1%	81,318	27.1%	664	22.6%	56,487	18.8%
Upper	1,274	43.4%	186,696	62.2%	1,293	44.1%	175,762	58.5%
Unknown	0	0.0%	0	0.0%	122	4.2%	18,529	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,935</b>	<b>100.0%</b>	<b>300,198</b>	<b>100.0%</b>	<b>2,933</b>	<b>100.0%</b>	<b>300,198</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	51	21.3%	158,974	10.1%	0	0.0%	0	0.0%
Moderate	63	26.3%	463,520	29.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>114</i>	<i>47.5%</i>	<i>622,494</i>	<i>39.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	75	31.3%	493,939	31.4%	0	0.0%	0	0.0%
Upper	46	19.2%	451,863	28.7%	0	0.0%	0	0.0%
Unknown	5	2.1%	4,046	0.3%	240	100.0%	1,572,342	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>240</b>	<b>100.0%</b>	<b>1,572,342</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>1,572,342</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	2,590	4.3%	411,046	3.2%	4,589	7.7%	427,099	3.4%
Moderate	10,235	17.2%	1,603,111	12.6%	10,963	18.4%	1,410,830	11.1%
<i>Low/Moderate Total</i>	<i>12,825</i>	<i>21.5%</i>	<i>1,914,157</i>	<i>15.8%</i>	<i>15,552</i>	<i>26.1%</i>	<i>1,837,929</i>	<i>14.5%</i>
Middle	20,128	33.8%	3,677,238	28.9%	11,824	19.8%	1,951,671	15.3%
Upper	26,642	44.7%	7,012,442	55.1%	21,775	36.5%	5,537,954	43.6%
Unknown	22	0.0%	11,410	0.1%	10,466	17.6%	3,387,693	26.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>59,617</b>	<b>100.0%</b>	<b>12,715,247</b>	<b>100.0%</b>	<b>59,617</b>	<b>100.0%</b>	<b>12,715,247</b>	<b>100.0%</b>

Peer Group HMDA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data  
2017 OH Lima MSA #30620

Selected Year: 2017

	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	13	1.0%	525	0.3%	103	7.6%	6,603	4.0%
Moderate	131	9.7%	8,766	5.3%	295	21.8%	25,374	15.3%
<i>Low/Moderate Total</i>	<i>144</i>	<i>10.7%</i>	<i>9,291</i>	<i>5.6%</i>	<i>398</i>	<i>29.4%</i>	<i>31,977</i>	<i>19.3%</i>
Middle	715	52.9%	82,200	49.6%	334	24.7%	37,107	22.4%
Upper	493	36.5%	74,174	44.8%	465	34.4%	78,465	47.4%
Unknown	0	0.0%	0	0.0%	155	11.5%	18,116	10.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,352</b>	<b>100.0%</b>	<b>165,663</b>	<b>100.0%</b>	<b>1,352</b>	<b>100.0%</b>	<b>165,663</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	10	1.4%	1,302	1.9%	48	6.8%	2,265	3.2%
Moderate	60	8.5%	2,699	3.9%	130	18.4%	9,251	13.2%
<i>Low/Moderate Total</i>	<i>70</i>	<i>9.9%</i>	<i>4,001</i>	<i>5.7%</i>	<i>178</i>	<i>25.1%</i>	<i>11,516</i>	<i>16.3%</i>
Middle	390	55.1%	38,046	54.4%	188	23.7%	14,885	21.0%
Upper	248	35.0%	27,880	39.9%	293	41.4%	35,245	50.4%
Unknown	0	0.0%	0	0.0%	69	9.7%	8,481	12.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>708</b>	<b>100.0%</b>	<b>69,927</b>	<b>100.0%</b>	<b>708</b>	<b>100.0%</b>	<b>69,927</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	6	2.0%	164	1.4%	37	12.3%	1,120	9.3%
Moderate	32	10.7%	834	6.9%	48	16.0%	1,520	12.6%
<i>Low/Moderate Total</i>	<i>38</i>	<i>12.7%</i>	<i>998</i>	<i>8.3%</i>	<i>85</i>	<i>28.3%</i>	<i>2,640</i>	<i>21.9%</i>
Middle	161	53.7%	6,614	54.9%	70	23.3%	2,435	20.2%
Upper	101	33.7%	4,440	36.8%	140	46.7%	6,595	54.7%
Unknown	0	0.0%	0	0.0%	5	1.7%	382	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>300</b>	<b>100.0%</b>	<b>12,052</b>	<b>100.0%</b>	<b>300</b>	<b>100.0%</b>	<b>12,052</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	1	11.1%	53	0.5%	0	0.0%	0	0.0%
Moderate	7	77.8%	10,019	98.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>8</i>	<i>88.9%</i>	<i>10,072</i>	<i>98.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	11.1%	109	1.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	10,180	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>10,180</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>10,180</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	30	1.3%	2,043	0.8%	188	7.9%	9,988	3.9%
Moderate	230	9.7%	22,318	8.7%	473	20.0%	36,145	14.0%
<i>Low/Moderate Total</i>	<i>260</i>	<i>17.0%</i>	<i>24,361</i>	<i>9.4%</i>	<i>661</i>	<i>27.9%</i>	<i>46,133</i>	<i>17.8%</i>
Middle	1,267	53.5%	126,969	49.2%	572	24.1%	54,227	21.0%
Upper	842	35.5%	106,494	41.3%	898	37.9%	120,305	46.7%
Unknown	0	0.0%	0	0.0%	238	10.0%	37,159	14.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,369</b>	<b>100.0%</b>	<b>257,824</b>	<b>100.0%</b>	<b>2,369</b>	<b>100.0%</b>	<b>257,824</b>	<b>100.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Bloomington MSA #14020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	131	6.7%	6,176	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	413	21.1%	20,092	20.1%	1	2.6%	3	0.2%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	544	27.8%	26,268	26.3%	1	2.6%	3	0.2%	0	0.0%	0	0.0%
Middle	692	35.3%	33,892	34.0%	33	86.8%	1,192	73.3%	0	0.0%	0	0.0%
Upper	685	35.0%	39,025	39.1%	4	10.5%	432	26.6%	0	0.0%	0	0.0%
Unknown	7	0.4%	110	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	31	1.6%	469	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,959</b>	<b>100%</b>	<b>99,764</b>	<b>100%</b>	<b>38</b>	<b>100%</b>	<b>1,627</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	801	40.9%	33,571	33.7%	31	81.6%	1,332	94.2%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,750	89.3%	27,941	28.0%	34	89.5%	654	40.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	113	5.8%	20,591	20.6%	2	5.3%	321	19.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	96	4.9%	51,232	51.4%	2	5.3%	652	40.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,959</b>	<b>100%</b>	<b>99,764</b>	<b>100%</b>	<b>38</b>	<b>100%</b>	<b>1,627</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Columbus MSA #18020

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	366	33.1%	29,920	43.5%	8	15.4%	1,683	29.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	366	33.1%	29,920	43.5%	8	15.4%	1,683	29.8%	0	0.0%	0	0.0%
Middle	427	38.6%	24,905	36.2%	35	67.3%	2,886	51.1%	0	0.0%	0	0.0%
Upper	307	27.8%	13,806	20.1%	9	17.3%	1,075	19.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	6	0.5%	165	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,106</b>	<b>100%</b>	<b>68,796</b>	<b>100%</b>	<b>52</b>	<b>100%</b>	<b>5,644</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	472	42.7%	26,898	39.1%	33	63.5%	4,950	87.7%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	965	87.3%	16,106	23.4%	38	73.1%	1,259	22.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	65	5.9%	11,234	16.3%	6	11.5%	1,229	21.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	76	6.9%	41,456	60.3%	8	15.4%	3,156	55.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,106</b>	<b>100%</b>	<b>68,796</b>	<b>100%</b>	<b>52</b>	<b>100%</b>	<b>5,644</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Fort Wayne MSA #23060

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	412	7.0%	34,835	8.8%	8	2.5%	1,211	3.2%	0	0.0%	0	0.0%
Moderate	1,177	20.1%	\$2,001	20.6%	43	15.4%	4,857	12.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,589	27.1%	116,836	29.4%	51	15.9%	6,068	16.0%	0	0.0%	0	0.0%
Middle	2,053	35.1%	135,374	34.1%	166	51.9%	20,186	53.1%	0	0.0%	0	0.0%
Upper	1,885	32.2%	118,096	29.7%	82	25.6%	8,494	22.3%	0	0.0%	0	0.0%
Unknown	281	4.8%	25,306	6.4%	21	6.6%	3,266	8.6%	0	0.0%	0	0.0%
Tract Unknown	47	0.8%	1,595	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,855</b>	<b>100%</b>	<b>397,207</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>38,014</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	2,764	47.2%	117,536	29.6%	173	54.1%	16,834	44.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	5,065	86.5%	91,091	22.9%	211	65.9%	8,601	22.6%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	363	6.2%	64,307	16.2%	64	20.0%	11,738	30.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	427	7.3%	241,809	60.9%	45	14.1%	17,675	46.5%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>5,855</b>	<b>100%</b>	<b>397,207</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>38,014</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Gary MD #23844

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	370	4.2%	24,459	6.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,046	11.9%	54,325	13.2%	2	2.1%	22	0.3%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	1,416	16.2%	78,784	19.2%	2	2.1%	22	0.3%	0	0.0%	0	0.0%
Middle	3,156	36.0%	161,094	39.3%	43	44.3%	2,517	39.2%	0	0.0%	0	0.0%
Upper	4,080	46.6%	169,179	41.2%	52	53.6%	3,880	60.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	112	1.3%	1,218	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,764</b>	<b>100%</b>	<b>410,275</b>	<b>100%</b>	<b>97</b>	<b>100%</b>	<b>6,419</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less:	3,879	44.3%	114,154	27.8%	48	49.5%	4,455	69.4%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less:	7,929	90.5%	115,710	28.2%	77	79.4%	2,044	31.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000:	403	4.6%	69,364	16.9%	15	15.5%	2,821	43.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm):	432	4.9%	225,201	54.9%	5	5.2%	1,554	24.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm):	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>8,764</b>	<b>100%</b>	<b>410,275</b>	<b>100%</b>	<b>97</b>	<b>100%</b>	<b>6,419</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 IN Lafayette-West Lafayette MSA #29200

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	94	4.5%	2,766	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	646	31.1%	43,953	42.4%	5	1.8%	252	0.8%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	740	35.6%	46,719	45.1%	5	1.8%	252	0.8%	0	0.0%	0	0.0%
Middle	623	30.1%	23,166	22.4%	222	81.0%	27,486	82.5%	0	0.0%	0	0.0%
Upper	646	31.1%	30,978	29.9%	47	17.2%	5,585	16.8%	0	0.0%	0	0.0%
Unknown	40	1.9%	2,233	2.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	27	1.3%	464	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,078</b>	<b>100%</b>	<b>103,560</b>	<b>100%</b>	<b>274</b>	<b>100%</b>	<b>33,323</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	941	45.3%	33,873	32.7%	147	53.6%	21,417	64.3%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	1,863	89.7%	28,696	27.7%	165	60.2%	3,951	11.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	106	5.1%	18,837	18.2%	54	19.7%	9,653	29.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	109	5.2%	56,027	54.1%	55	20.1%	19,719	59.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,078</b>	<b>100%</b>	<b>103,560</b>	<b>100%</b>	<b>274</b>	<b>100%</b>	<b>33,323</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Columbus MSA #18140

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	4,498	14.9%	300,458	21.1%	5	2.3%	707	7.9%	0	0.0%	0	0.0%
Moderate	4,283	14.2%	196,081	13.8%	25	11.4%	354	4.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	8,781	29.2%	496,539	34.9%	30	13.6%	1,061	11.9%	0	0.0%	0	0.0%
Middle	7,490	24.9%	306,988	21.5%	116	52.7%	5,660	63.2%	0	0.0%	0	0.0%
Upper	13,522	44.9%	608,333	42.7%	73	33.2%	2,221	24.8%	0	0.0%	0	0.0%
Unknown	102	0.3%	9,185	0.6%	1	0.5%	10	0.1%	0	0.0%	0	0.0%
Tract Unknown	211	0.7%	3,599	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30,106</b>	<b>100%</b>	<b>1,424,644</b>	<b>100%</b>	<b>220</b>	<b>100%</b>	<b>8,952</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	14,029	46.6%	408,833	28.7%	117	53.2%	5,199	58.1%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	27,363	90.9%	447,776	31.4%	195	88.6%	3,123	34.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1,358	4.5%	234,088	16.4%	17	7.7%	3,019	33.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,385	4.6%	742,780	52.1%	8	3.6%	2,810	31.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>30,106</b>	<b>100%</b>	<b>1,424,644</b>	<b>100%</b>	<b>220</b>	<b>100%</b>	<b>8,952</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Peer Group CRA Loan Distribution Table

Exam ID: First Financial Bank 2021 - 2017 Lending Data

Selected Year: 2017

2017 OH Lima MSA #30620

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income				By Tract Income				By Tract Income			
Low	32	3.1%	2,106	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	187	18.0%	17,602	26.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Income</i>	219	21.1%	19,708	30.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	467	45.0%	30,041	45.8%	110	86.6%	9,090	84.3%	0	0.0%	0	0.0%
Upper	340	32.8%	15,726	24.0%	17	13.4%	1,697	15.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	11	1.1%	175	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,037</b>	<b>100%</b>	<b>65,650</b>	<b>100%</b>	<b>127</b>	<b>100%</b>	<b>10,787</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	By Revenue				By Revenue				By Revenue			
Total \$1 Million or Less	392	37.8%	15,396	23.5%	89	70.1%	7,928	73.5%	0	0.0%	0	0.0%
	By Loan Size				By Loan Size				By Loan Size			
\$100,000 or Less	895	86.3%	14,128	21.5%	89	70.1%	3,151	29.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	71	6.8%	12,740	19.4%	29	22.8%	4,570	42.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	71	6.8%	38,782	59.1%	9	7.1%	3,066	28.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,037</b>	<b>100%</b>	<b>65,650</b>	<b>100%</b>	<b>127</b>	<b>100%</b>	<b>10,787</b>	<b>100%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

## APPENDIX K

### GLOSSARY OF TERMS

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

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

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1.0 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or,
- (iii) Distressed or underserved Nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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



family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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

**Low-income:** Individual income that is less than 50 percent of the area median income, or a MFI 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 aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. 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 MFI 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 MFI that is at least 50 percent and less than 80 percent, in the case of a geography.

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

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

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

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

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

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1.0 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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