

PUBLIC DISCLOSURE

March 5, 2001

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fifth Third Bank, Indiana
636043

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

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INSTITUTION'S RATING

INSTITUTION'S CRA RATING: Fifth Third Bank, Indiana is rated "Satisfactory."

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

PERFORMANCE LEVELS	FIFTH THIRD BANK, INDIANA		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

Overall adequate responsiveness to credit needs

Adequate percentage of loans within the assessment areas

Adequate geographic distribution of home mortgage and small business loans

Good lending penetration among geographies in the assessment areas

Good distribution of loans to borrowers of different incomes and businesses and farms of different revenues

Adequate level of community development loans, but concentrated in the Evansville and Indianapolis assessment areas.

Adequate level of overall community development services, but concentrated in the Evansville and Indianapolis assessment areas

Adequate level of overall qualified investments, but concentrated in the Evansville and Indianapolis assessment areas

DESCRIPTION OF INSTITUTION

Fifth Third Bank, Indiana (“FTB”) is a subsidiary of Fifth Third Bancorp. Fifth Third Bancorp is headquartered in Cincinnati, Ohio, and is a \$46 billion financial holding company, which places its assets among the 30 largest holding companies in the country and among the 15 largest in market capitalization. It owns five bank subsidiaries and one thrift with operations in Arizona, Florida, Illinois, Indiana, Kentucky, Michigan, and Ohio. It also owns non-bank subsidiaries including a community development corporation, insurance company, and an ATM network service provider. FTB owns a wholesale home equity operation, a mortgage company, and a finance company.

Since the previous performance evaluation, FTB merged with CNB Bancshares, Inc., St Joseph, Michigan, parent company of Civitas Bank (\$7.2 billion in assets), and Peoples Bank Corporation of Indianapolis, Indianapolis, Indiana, parent of Peoples Bank (\$657 million in assets). In December 2000, it acquired Ameribank (\$1.1 billion in assets), Holland, Michigan. FTB is now chartered in St. Joseph, Michigan, but headquartered in Evansville, Indiana. FTB reported assets of \$10.4 billion as of December 31, 2000, representing a \$8.9 billion increase in assets. The mergers/acquisitions expanded the bank’s presence in the Midwest from one state (Indiana) to four states (Indiana, Michigan, Illinois, Kentucky) and increased the bank’s branching network from 35 branches to 204; however, the bank presently operates 201 branches.

The bank operates as three separate regions (Northern, Central, Southern) for internal purposes. Each region or division has its own president and directorate, with Southern’s board designated as the legal Board of Directors. FTB offers a broad range of commercial and retail banking products and services, including small business lending, direct and indirect consumer lending, residential mortgage lending, home equity lending, and credit card lending. In addition, the bank operates a wholly-owned non-bank subsidiary, Home Equity of America (“HEA”), which was started in April 2000. HEA is headquartered in Merrillville, Indiana, and engages in broker originated mortgage loan products.

FTB operates in 11 primary markets in the State of Indiana, four markets in Michigan, two markets in Illinois, one in Kentucky, and one in the multi-state metropolitan statistical area (MSA) of Evansville-Henderson (Indiana, Kentucky). Previously, the bank only operated in the Greater Indianapolis area and in four counties on the Indiana side of the Cincinnati Multi-State MSA 1640. One market in Illinois, consisting of a branch opened in December 2000, has no material deposits or loans as of December 31, 2000, and performance here will not be addressed in this evaluation.

According to the FDIC/OTS Summary of Deposits Report as of June 30, 2000, FTB’s deposit market share among FDIC-insured institutions in the states and areas it operates, its market share rank in the area (where appropriate), and the number of corresponding branches in the area as of December 31, 2000, are described in the following tables:

State	% state market share	Rank (if in top 20)	Branches
Indiana	6.7%	3 rd	135
Michigan*	1.0%	14 th	40
Illinois	0.2%	NA	12
Kentucky	0.7%	20 th	14

State	MSA/MA	Name	% market share	Rank (if in top 20)	Branches 12/31/00
MI	0870	Benton Harbor	19.7	2 nd	13
MI	3000*	Grand Rapids	5.2	4 th	24
MI	3720	Kalamazoo	0.4	NA	1
MI	Non-metro*	MI non-metro	10.5	3 rd	2
IL	1600**	Chicago	0.0	NA	1
IL	Non-metro	IL non-metro	12.3	1 st	11
KY	Non-metro	KY non-metro	23.3	1 st	10
IN	1020	Bloomington	7.4	5 th	3
IN	1640	Cincinnati	0.1	NA	1
IN	2330	Elkhart	0.0	NA	0
IN	2960	Gary	9.4	5 th	16
IN	3480	Indianapolis	7.1	3 rd	45
IN	3920	Lafayette	2.6	8 th	3
IN	7800	South Bend	0.2	NA	1
IN	8320	Terre Haute	11.1	3 rd	6
IN	North non-metro	North non-metro	8.7	4 th	8
IN	Central non-metro	Central non-metro	7.3	3 rd	13
IN	South non-metro	South non-metro	18.0	2 nd	16
	2440	Evansville	29.0	2 nd	27

* includes Ameribank deposits

** not included in evaluation

The previous tables show the bank's operations are heavily concentrated in Indiana, especially around Indianapolis. It also has a strong presence around Evansville, Indiana and Grand Rapids, Michigan. In the non-metropolitan areas of Illinois, Kentucky, and southern Indiana, the bank ranks either first or second in deposit market share among FDIC-insured institutions.

Additionally, the holding company operates affiliate banks in Michigan and Kentucky, which increases the holding company's overall market share within those states.

FTB competes with many major financial institutions within the states of Michigan, Indiana, Illinois, and Kentucky. A detailed list of specific institutions is listed within the respective assessment area discussions later in the report.

The following table presents several key financial ratios for the bank. The table shows the bank's loan portfolio concentrated in commercial-related lending. The Return on Average Assets percentage indicates the bank is a profitable financial institution and, in fact, its Return on Average Assets exceeds peer. The Net Loans & Leases to Total Deposit Ratio ("LTD") is 74.7%, and is below peer.

Key Financial Ratios As of December 31, 2000	
Return on Average Assets	1.4%
Net Loans & Leases to Average Assets	53.8%
Investments to Average Assets	47.8%
Total Deposits to Average Assets	72.0%
Net Loans & Leases to Total Deposits	74.7%
1-4 Family Residential Loans to Average Loans	23.2%
Consumer Loans to Average Loans	18.6%
Commercial-Related Loans to Average Loans	48.7%
Agricultural-related Loans to Average Loans	3.2%

Based on FTB's asset size and financial condition, it has the ability to meet the credit needs of its assessment areas. There are no legal impediments that would hamper the bank's ability to meet the community's credit needs.

Fifth Third Bank, Indiana (before mergers/acquisitions), Civitas Bank, and Ameribank received "Satisfactory" ratings for their most recent CRA Public Evaluations.

SCOPE OF EXAMINATION

This evaluation generally covers the period from January 1, 1999 through December 31, 2000. Performance Context criteria for the first three quarters of 1999 does not include any criteria from Civitas Bank, as Civitas was evaluated in August 1999, and data including community development activities for the first three quarters was used in that evaluation. As a result of this partial period data, comparisons with market share in 1999 will not be used.

The lending test is based upon the following loan types originated or purchased by FTB:

- Loans reported under the Home Mortgage Disclosure Act ("HMDA"), including home purchase, home improvement, home refinance, and multi-family dwelling loans.
- Loans reported under the Community Reinvestment Act ("CRA"), including small business and small farm loans.
- Consumer loans, including home equity lines of credit, motor vehicle, secured loans, unsecured loans, and other consumer loans not included in the previous categories.

These loans were used to determine the bank's distribution of loans inside and outside of its assessment areas. In addition, loans originated or purchased for 1999 and 2000 by the mortgage company, a subsidiary of the Ohio affiliate bank, were considered in the evaluation of the bank's lending activity, geographic distribution, and borrower distribution. However, for the borrower distribution, loans purchased were excluded from the analysis, because borrower income is not reported for those loans. Therefore, the borrower distribution is based only on originated loans.

The investment test includes investments, donations, and grants made by FTB. In addition, investments made by the holding company's Community Development Corporation ("CDC") and Foundation Office within the bank's assessment areas were also included in the analysis.

The service test considers the distribution of the bank's branches among the geographies and individuals in its assessment areas, the alternative delivery systems available for its services, the reasonableness of its hours among geographies and individuals of different income levels, the effect of any opening or closing of bank branches, and its community development services within its assessment areas.

In determining the ratings, assessment areas were weighted, based upon the bank's level of lending and deposit activity within the assessment areas.

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The lending performance for the institution overall is considered adequate, based upon the major factors previously indicated.

Lending Activity

FTB's overall lending activity reflects an adequate responsiveness to credit needs in its assessment areas. The bank's lending activity in the Indianapolis and Evansville MSA assessment areas is the predominant contributor to the institution's rating. These areas generated 71.4% of the loan activity reviewed for the bank in 2000. Overall lending activity in the assessment areas is often inconsistent when reviewing lending for geographic and borrower distributions, and community development lending. Refer to the individual state discussions for additional information.

FTB has reinvested an adequate percentage of deposits from its assessment areas into home mortgage, small business, small farm, and consumer loans in its assessment areas, as indicated by its average LTD during the examination period of 79.9%. The following table illustrates the bank's total lending activity during the period reviewed:

Total Lending Activity				
Fifth Third Bank, Indiana				
January 1, 1999* – December 31, 2000				
Loan Type	#	%	\$('000s)	%
HMDA home purchase	2,532	--	262,538	--
HMDA refinances	1,869	--	166,894	--
HMDA home improvement	2,139	--	32,864	--
HMDA multifamily	30	--	12,629	--
Total HMDA-related	6,570	5.5	474,925	19.6
Total small business	5,167	4.4	581,436	24.0
Total small farm	756	0.6	39,081	1.6
Total consumer loans	106,071	89.5	1,329,844	54.8
TOTAL LOANS	118,564	100.0	2,425,286	100.0

*lending activity does not include Civitas loans for the first three quarters of 1999.

Assessment Area Concentration

The bank originated 77% of its loans in its assessment areas, with 90% of its HMDA-related and small business loans in the assessment areas, but only 76% of its consumer loans in the assessment areas.

As seen in the previous table, consumer loans comprised 89.5% of the lending activity during the examination period. The following table shows the concentration of lending in the assessment area by loan type:

Assessment Area Lending								
Fifth Third Bank, Indiana								
JANUARY 1, 1999 – DECEMBER 31, 2000								
	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Home Purchase	2,278	90	241,984	92	254	10	20,554	8
HMDA Home Refinance	1,693	91	148,361	89	176	9	18,533	11
HMDA Home Improvement	1,919	90	29,590	90	220	10	3,274	10
HMDA Multi-family	27	90	10,011	79	3	10	2,618	21
Total HMDA-related	5,917	90	429,946	91	653	10	44,979	9
Total small business	4,833	94	534,696	92	334	6	46,740	8
Total small farm	669	89	34,487	88	87	11	4,594	12
Total consumer	80,258	76	911,805	69	25,813	24	418,039	31
TOTAL LOANS	91,677	77	1,910,934	79	26,887	23	514,352	21

The bank originated and purchased a substantial majority of its home mortgage, small business, and small farm loans within its assessment areas. These loan products consistently rank in the low to middle ninetieth percentile. Consumer loans rank lower, due to the bank's automobile lending portfolio. The bank has an extensive automobile-lending program that includes dealers both inside and outside of the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans within the assessment areas is adequate.

Home purchase, home improvement, and mortgage refinance loans originated and purchased in low-, moderate-, middle-, and upper-income geographies were compared to the percentage of owner-occupied housing units ("OOUs") in each geography, and to the percentage of loans originated by all other lenders in each geography, where available. The geographic distribution of loan percentages in the low- and moderate-income geographies was generally below the distribution of OOUs in those geographies and the geographic distribution of these types of loans by all other lenders. The few areas where the bank's geographic distribution of these types of loans in the low- and moderate-income geographies reached or exceeded demographics and/or the percentage of distribution by other lenders, were usually smaller markets with small loan volumes. There was a slight improvement, overall, in geographic distribution in 2000, but the geographic distribution was still only adequate for these types of loans.

The bank's multifamily loans, originated and purchased in low-, moderate, middle-, and upper-income geographies, were compared to the percentage of multifamily housing units in each geography, and to the percentage of loans of this type originated by all other lenders in each geography, where

available. The bank did not originate a significant number of multifamily housing unit loans in the review period. The loans were primarily originated in the Terre Haute and Grand Rapids MSAs, and generally equaled or exceeded the percentage of multifamily housing units in the low- and moderate-income geographies.

For small business and small farm lending, the bank's lending performance in low-, moderate-, middle-, and upper-income geographies were compared to the percentage of businesses and farms located in each geography, and to the percentage of small business and small farm loans originated by all other loan reporters in each geography, where available. The bank's overall geographic distribution for small business loans in low- and moderate-income geographies was generally below demographics and the distribution of small business loans by other lenders. Loans originated in the Indianapolis and Benton Harbor MSAs showed distributions near or exceeding demographics and/or aggregate lenders. The geographic distribution of small farm loans in low- and moderate-income geographies is poor throughout the assessment areas. The majority of small farm loans are originated in the central and southern portions of Indiana. Although distribution was also poor in these areas in 1999, there was significant improvement in distribution in the year 2000, where the percentage of lending exceeded demographics.

For consumer lending, the bank's lending performance in low-, moderate, middle-, and upper-income geographies was compared against the percentage of households located in each level of geography. No aggregate lending data is available, as the reporting of consumer loans is optional for large institutions. Lending in low- and moderate-income geographies was below the percentage of households in those geographies, except in the non-metropolitan areas of Illinois and the Terre Haute MSA, where the geographic distribution exceeded demographics in the low-income geographies. The bank's geographic distribution of consumer loans is generally adequate.

During the period under review, FTB originated and purchased loans in all but six census tracts. No contiguous lending gaps were noted.

Borrower Distribution

FTB has a generally good distribution of lending to low- and moderate-income families and businesses and farms of different revenues within its assessment areas.

When evaluating the distribution of lending to low- and moderate-income borrowers, the percentage of families below the poverty level was also taken into consideration. This factor becomes especially important for home mortgage lending. While poverty level is based upon income level and family size, generally these families are within the low-income category. Additionally, the projected distribution of families by income level for the year 2000 was considered. This data indicates that, in most of the bank's assessment areas, the percentage of families considered low-income, according to the 1990 U.S. Census, declined and the percentage of moderate-income families increased.

For one-to-four family home mortgage lending, including home purchase, refinance, and home improvement loans, the bank's lending performance to low-, moderate, middle, and upper-income borrowers was compared against the percentage of families in each income category. The bank's performance was also compared to the percentage of lending by all lenders in the markets. The bank's lending performance to low- or moderate-income borrowers overall was good, but while loans to moderate-income borrowers normally equaled or exceeded demographics or aggregate, lending to low-income borrowers was most often well below demographics and aggregate. This is best explained when considering poverty levels and the shift of families from low-income to moderate-income borrowers, as previously mentioned. The Evansville MSA showed the strongest lending to low-income borrowers, equaling or exceeding demographics and/or aggregate for each type of HMDA reportable loan.

FTB's lending performance to businesses and farms with revenues of \$1 million or less was compared to the percentage of businesses and farms with revenues of \$1 million or less in each

market, and to the percentage of lending by all small business and small farm reporters in the market. Overall, the bank's small business lending was less than the percentage of businesses with revenues of \$1 million or less, and below the small business lending by aggregate lenders. The small business lending for the non-metropolitan areas of Illinois and Kentucky equaled or exceeded demographic characteristics and/or aggregate. The bank originated relatively few small farm loans. The bank's percentage of small farm lending was comparable to the percentage of farms with revenues of \$1 million or less in the assessment areas.

For consumer lending, the bank's lending performance to low-, moderate-, middle-, and upper-income borrowers was compared to the percentage of households in each income category. No aggregate data is available, as consumer loans are not reported for CRA. Overall, the bank's distribution of consumer loans to low- and moderate-income borrowers was significantly below the percentage of low- and moderate-income households in 1999.

Community Development Lending

FTB originated an adequate level of community development loans. The bank originated \$10.4 million in community development loans. There were no community loans originated in the State of Michigan, the Gary MSA (Northern Indiana), the Indiana portion of the Cincinnati MSA, the Elkhart MSA (Northern Indiana), the Lafayette MSA (Central Indiana), the South Bend MSA (Northern Indiana), nor the non-metropolitan area of Kentucky. Additionally, loans were concentrated in the Indianapolis and Evansville MSAs.

INVESTMENT TEST

FTB's community development investments are considered adequate. The bank's investments totaled \$6.6 million. A high percentage of investments were in amounts of less than \$2,000. Community development investments were concentrated in the Indianapolis and Evansville MSAs. There were no community development investments made in five of the assessment areas. FTB makes community development investments in its assessment areas in three ways. Fifth Third Community Development Corporation ("CDC") is a subsidiary of Fifth Third Bancorp. The CDC makes investments through low-income housing tax credits and small business venture capital funds. Fifth Third Foundation Office is a department of Fifth Third Trust Division, which is a division of Fifth Third Bank, Ohio. The Foundation has approximately \$45 million in assets, with charitable contributions of \$6.5 million annually. Charitable contributions are made to community and neighborhood, health and human services, educational, and cultural organizations. Although the Foundation Office is part of the Ohio affiliate bank, the Foundation manages charitable contributions for all banking affiliates throughout the corporation. Portions of these charitable contributions qualify as community development investments. Finally, FTB makes donations and grants of money and computer equipment to local charities, community organizations, and community development organizations.

The bank is inconsistent in the areas where it makes community development investments. Outside the State of Indiana and the Evansville MSA, the level of community development investments are low.

SERVICE TEST

FTB's service performance is considered adequate.

As previously mentioned, FTB has undergone substantial growth since the previous examination. The bank now operates in three more states than it did at the previous examination, and increased its branching network by 166 branches. Out of the 201 branches now in operation, 16.4% are located in low- or moderate-income geographies. This percentage is below the 26.7% of the geographies that are low- or moderate-income in the bank's assessment areas. Nine branches are located in low-income geographies.

The bank's record of opening and closing offices has not adversely affected the availability of services to the assessment areas. Since the previous examination, the bank opened three branches in middle-income geographies and closed six branches, including one branch in a moderate-income geography.

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

In addition to banking locations, the bank provides alternative delivery services. These alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services, as opposed to enhancing access to credit services.

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

COMPLIANCE WITH ANTI-DISCRIMINATION LAWS

No violations of the substantive provisions of the anti-discrimination laws and regulations were identified. The bank has implemented fair lending policies, procedures, and training programs and regularly conducts internal reviews for compliance with policies and procedures.

Loans from the HEA subsidiary were included in the CRA evaluation, and some were found to be in violation of Section 32 of Regulation Z (Section 32 implements the Homeowners Equity Protection Act). The violations represent less than one percent (28 of 5,917) of the HMDA-related loans used to evaluate FTB's CRA performance and, consequently, the violations did not affect the bank's overall CRA rating. In addition, FTB has implemented proper controls to eliminate future occurrences of Section 32 violations.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR EVANSVILLE/HENDERSON MSA 2440, KENTUCKY-INDIANA:¹

Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

FTB's operations in the Evansville/Henderson MSA meet the criteria for an overall "Satisfactory" rating. The rating is based upon the analysis of the bank's lending performance, level of qualified investments, and retail and community development services.

The above ratings were assigned based on the following:

Good responsiveness to credit needs

Adequate geographic distribution of home mortgage and small business loans

Good lending penetration among geographies in the assessment area

Good distribution of loans to borrowers of different incomes and businesses and farms of different revenue sizes

Good level of community development loans

Adequate level of qualified investments

Adequate level of branch distribution and community development services

SCOPE OF EXAMINATION

The scope of the examination for the Evansville/Henderson MSA covers the fourth quarter of 1999 and all of the year 2000. Refer to Appendix A for a complete listing of the assessment areas receiving in-depth or limited reviews.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN EVANSVILLE/HENDERSON ("EVANSVILLE") MSA , INDIANA

This assessment area consists of Posey, Vanderburgh, and Warrick counties in Indiana and Henderson County in Kentucky in the Evansville MSA 2440. The Evansville MSA is a multi-state MSA, which includes all the counties mentioned above. Within the assessment area, there are 4 low-income census tracts, 23 moderate-income census tracts, 35 middle-income census tracts, and 18 upper-income census tracts. This MSA includes the City of Evansville and surrounding communities. This assessment area resulted from the merger with Civitas Bank.

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

INSTITUTION'S OPERATIONS

FTB operates 27 banking offices in this assessment area, which represents 13.5% of the bank's total banking offices. The bank's deposit market share in this MSA, among other FDIC-insured institutions as of June 30, 2000, was 29.0% and the percentage of bank deposits was 21%. In market share, it ranked second to Old National Bank (\$8.6 billion in assets), which commanded a 44.8% market share. No other competitors held more than a 7.7% market share.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the Evansville assessment area, as of the 1990 census, was 235,946 in the Indiana portion of the assessment area, which is 4.3% of the population of the State of Indiana, and 43,044 in the Kentucky portion of the assessment area, which is 1.2% of the population of Kentucky. For 1999, the population was projected to increase 4.5% to 291,511.

Income Characteristics

The 1990 median family income for the assessment area was \$33,523, lower than \$34,082 for the State of Indiana and higher than median family income of \$27,028 for the State of Kentucky. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$49,700, an increase of 48.3%. Based on the 1990 census, of the 81 tracts considered for the analysis, 6.2% are low-income and 28.4% are moderate-income.

Families comprise 71.1% of the total households in the assessment area, which 8.6% were families below the poverty level. Of the families residing in the assessment area, 19.4% are low-income families and 18.3% are moderate-income families. The remaining 62.3% are middle- and upper-income families. Using 1999 projected figures, low-income families declined by 8.1% and moderate-income families increased 17.2%, when compared to the 1990 census. This trend reflects the improvement in the economy and wages since 1990.

Housing Characteristics

As of 1990, there were 117,896 housing units, which 79.9% were one-to-four family units, 14.7% were five or more family units, 6.0% were mobile homes, and less than one percent were other units, including boarded-up units. Of the housing units in the assessment area, 63.5% were owner-occupied. This percentage is comparable to other areas in both Indiana and Kentucky. The median age of the housing stock was 47 years, which is significantly higher than the median age of the housing stock (21 years) in Indiana or the housing stock (27 years) in Kentucky.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the Evansville MSA, total non-farm wage and salary employment has increased by 3.9%. The leading growth sectors in order of highest growth were government (7.2%), wholesale and retail trade (6.6%), and services (2.7%).

The civilian labor force has remained relatively stable for the same period, with a corresponding decrease in unemployed persons of 16.6%, and a corresponding decrease in the overall unemployment rate of 17.9%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the Evansville MSA has shown an increase of 2.7%.

For the year 2000, the average unemployment rate for the State of Indiana was 3.2%, lower than the 3.4% for the Evansville MSA and the 4.0% for Henderson County, the Kentucky portion of the Evansville MSA.

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

Assessment Area Demographics								
Evansville Multi-state MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.2	1,382	1.8	466	33.7	14,963	19.4
Moderate-income	23	28.4	16,394	21.2	2,863	17.5	14,111	18.3
Middle-income	35	43.2	35,682	46.2	2,667	7.5	18,390	23.8
Upper-income	18	22.2	23,776	30.8	665	2.8	29,770	38.5
Total Assessment Area	81	100.0	77,234	100.0	6,661	8.6	77,234	100.0
	Housing Units by Tract	Housing Types per Tract Level						
		Owner-occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,883	986	1.3	34.2	1,609	55.8	443	15.4
Moderate-income	28,755	14,222	19.0	49.5	12,858	44.7	3,287	11.4
Middle-income	53,877	35,245	47.1	65.4	16,095	29.9	3,943	7.3
Upper-income	32,381	24,458	32.6	75.5	6,922	21.4	1,560	4.8
Total Assessment Area	117,896	74,911	100.0	63.5	37,484	31.8	9,233	7.8
	Total Businesses by Tract			Businesses by Tract & Revenue Size				
				Under \$1 million		Over \$1 million		
	#	%	#	%	#	%		
Low-income	233	2.3	196	2.3	33	3.1		
Moderate-income	2,209	22.1	1,911	22.2	249	23.1		
Middle-income	5,113	51.2	4,374	50.9	564	52.4		
Upper-income	2,436	24.4	2,112	24.6	231	21.4		
Total Assessment Area	9,991	100.0	8,593	100.0	1,077	100.0		
Percentage of Total Businesses:						86.0	10.8	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN EVANSVILLE MULTISTATE METROPOLITAN AREA

LENDING TEST

FTB's lending performance in the Evansville MSA assessment area is considered "good." The bank demonstrates a good responsiveness to community credit needs, and although the geographic distribution of its loans is only adequate, distribution of loans among borrowers of different income levels, small businesses, and small farms is good and the bank originates a good level of community development loans. Analysis was primarily based on year 2000 data, but trends and comparisons with aggregate lenders and competitors were considered, where possible, for available 1999 data.

Lending Activity

FTB's lending activity reflects a good responsiveness to credit needs in the Evansville assessment area. In the year 2000, the bank originated 8,412 loans totaling \$270 million, as indicated by Tables 1 through 1c.

Geographic Distribution

FTB has an adequate geographic distribution of loans within the Evansville assessment area. The bank's percentage of lending for all loan types is generally below demographic characteristics and aggregate lenders' geographic distributions. FTB originated loans in all geographies within the assessment area.

In the fourth quarter of 1999 the bank demonstrated strong performance in originating home mortgage loans, small business, and small farm loans in low-income geographies and typically equaled or exceeded demographic characteristics, but the percentage of geographic distribution generally declined in both low- and moderate-income geographies in the year 2000. The geographic distribution of consumer loans was well below demographic characteristics for both 1999 and 2000.

In the fourth quarter of 1999, the bank's percentage of home purchase loans was comparable to the percentage of OOU's and aggregate lenders in the low-income geographies, but significantly below both demographic characteristics and aggregate in the moderate-income geographies. In the year 2000, the percentage of loans declined by 69% in low-income geographies and increased slightly (7%) in the moderate-income geographies, but still remained well below demographic characteristics. FTB has an adequate geographic distribution of home purchase loans within its assessment area. Refer to Tables 2 through 2b for additional information.

In the fourth quarter of 1999 the bank's percentage of home improvement loans was slightly below the percentage of OOU's in the moderate-income geographies. The bank originated no loans in the fourth quarter of 1999 in the low-income geographies. In addition, the bank's percentage of lending in these geographies was below the aggregate percentage of lending. In 2000, the bank improved its lending in low-income geographies to almost the percentage of demographic characteristics, but decreased its lending to moderate-income geographies by 12%. FTB has an adequate geographic distribution of home improvement loans within its assessment area. Refer to Tables 3 through 3b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans was comparable to the percentage of OOU's and aggregate lenders in the low-income geographies, but significantly below both demographic characteristics and aggregate in the moderate-income geographies. In the year 2000, the percentage of loans declined by 54% in low-income geographies, where the percentage of lending dropped below demographic characteristics, and 26% in the moderate-income geographies, where the percentage remained well below demographic characteristics. FTB has an adequate

geographic distribution of home refinance loans within its assessment area. Refer to Tables 4 through 4b for additional information.

There were only two multi-family mortgage loans originated during the review period. Please refer to Tables 5 through 5b for information on the geographic distribution of those loans and aggregate lending in 1999.

In the fourth quarter of 1999, the bank's percentage of small business loans approximated the percentage of businesses in low-income geographies, while the bank's percentage of small business loans in moderate-income geographies was well below the percentage of businesses in those geographies. The bank outperformed the aggregate in low-income geographies, but was well below the aggregate in the moderate-income geographies. In the year 2000, the geographic distribution of small business loans declined slightly (5%), but the geographic distribution of the bank's loans in moderate-income geographies increased 37%, and was just below demographic characteristics. FTB has an adequate distribution of small business loans within this assessment area. Refer to Tables 6 through 6b for additional information.

In the fourth quarter of 1999 the bank did not originate any small farm loans in low- or moderate-income geographies, although 5% of small farms are located in these geographies. Aggregate lenders only originated .8% of their small farm loans in the low- and moderate-income geographies in 1999. In the year 2000, the bank did not originate any loans in low-income geographies. The percentage of loans in the moderate-income geographies was below the demographic characteristics of the area. Although the geographic distribution is below demographic characteristics, lending opportunities are limited, and the bank's performance is considered adequate. Small farm lending is not a significant product in the Evansville assessment area, and is not weighted heavily in determining the bank's lending performance. Refer to Tables 7 through 7b for additional information.

In the fourth quarter of 1999 and year 2000, the bank's percentage of consumer loans in low- and moderate-income geographies was approximately 13% and 33%, respectively, of the percentage of households residing in those geographies. This reflects a poor geographic distribution of consumer loans within the assessment area. Refer to Tables 13 and 13a for additional information.

Distribution by Borrower Income and Revenue Size of Business or Farm

FTB has a good distribution of loans to borrowers of different income levels, and to small businesses and small farms. The bank's percentage of lending for home mortgage, small business, and small farm loans typically exceeds the percentage of the low-income borrowers, small farms, and small businesses in the assessment area, but is well below the percentage of moderate-income borrowers in the assessment area. The percentage of consumer loans originated in the fourth quarter of 1999 to low- and moderate-income individuals was poor, but increased substantially in 2000. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Evansville assessment area, 8.6% of the families are below the poverty level. While poverty level is based upon income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999, the bank's percentage of home purchase loans to low-income borrowers was 173% of the percentage of low-income families in the assessment area, but still slightly below aggregate. Loans to moderate-income borrowers were 45% of demographic characteristics and 78% of aggregate borrower income distribution. In 2000, the percentage of loans originated to low-income borrowers was the same as 1999, but loans to moderate-income borrowers increased 11%, and still remained below demographic characteristics. FTB has a good distribution of home purchase loans to among borrowers of different income levels, especially low-income borrowers. Refer to Tables 8 and 8b for additional information.

In the fourth quarter of 1999, the bank's percentage of home improvement loans to low-income borrowers was 254% of the percentage of low-income families in the assessment area, but still slightly below aggregate. Loans to moderate-income borrowers were 63% of demographic characteristics, and 114% of aggregate borrower income distribution. In 2000, the percentage of loans originated to low-income borrowers increased to 348% of the percentage of low-income families in the assessment area, but loans to moderate-income borrowers declined to 52%, remaining below demographic characteristics. FTB has a good distribution of home improvement loans among borrowers of different income levels, and an excellent distribution to low-income borrowers. Refer to Tables 9 and 9b for additional information.

In 1999, the bank's percentage of home refinance loans to low-income borrowers was 150% of the percentage of low-income families in the assessment area, but below aggregate. Loans to moderate-income borrowers were 52% of demographic characteristics and 108% of aggregate borrower income distribution. In 2000, the percentage of loans originated to low-income borrowers decreased to 144% of the percentage of low-income families in the assessment area, and loans to moderate-income borrowers decreased to 36%, remaining below demographic characteristics. FTB has a good distribution of home refinance loans among borrowers of different income levels. Refer to Tables 10 and 10b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was comparable to the percentage of small businesses in the assessment area, and the percentage of lending to small businesses was substantially above aggregate. In 2000, the bank's percentage of small business loans to small businesses decreased to 79% of the percentage of small businesses in the assessment area. A substantial majority of these loans are originated in amounts of \$100,000 or less. FTB has a good distribution of small business loans among businesses of different revenue sizes. Refer to Tables 11 through 11b for additional information.

Of the 78 small farms originated in the assessment area, 98.7% were to small farms. This reflects an excellent percentage of loans to small farms. Refer to Tables 12 through 12b for additional information.

In 1999, the bank's percentage of consumer loans to low-income borrowers was poor, when compared to demographic characteristics and aggregate lenders. The percentage of consumer loans in 2000 was 32% of the number of households in the low-income geographies, and 76% of the number of households in the moderate-income geographies. The bank has an adequate distribution of consumer loans among borrowers of different income levels. Refer to Tables 13 through 13a for additional information.

Community Development Lending

During the review period, FTB originated 13 qualifying community development loans totaling \$3.7 million. As indicated in Tables 1 and 1a, FTB demonstrates a high level of community development lending. The following table indicates the number and dollar amount of loans:

Community Development Purpose	#	Amount of Loans (\$ millions)
Affordable Housing	5	1.6
Community Services	7	1.6
Stabilization of low- or mod- geographies	1	0.5

The community development loans for affordable housing helped to acquire, construct, or renovate housing units for low- and moderate-income individuals and families. FTB provided direct funding to for-profit and non-profit developers for affordable housing. In some cases, these types of loans are complex and require the involvement and coordination of both private and government entities.

The community development loans for community services provided funding for organizations that offer a variety of services to low- and moderate-income individuals including food pantries, daycare facilities for low- and moderate-income families, homeless shelters, shelters for drug addicts, and youth centers in low- and moderate-income geographies.

The community development loan for stabilization was a loan to a company that employs low- and moderate-income individuals in the area with limited skills, non-English speaking immigrants, and ex-felons.

INVESTMENT TEST

The investment performance of FTB is considered adequate. Although the bank had a high number of community development investments during the fifteen month period reviewed, the total of \$1.5 million is low for an institution this size in this assessment area.

As previously mentioned, FTB can obtain credit for qualified investments through the Fifth Third CDC, the Fifth Third Foundation Office, or its own local contributions and grants. There were no investments for FTB by the Fifth Third CDC, and only eight grants totaling \$110,000 by the Fifth Third Foundation Office. The remaining investments comprise three Low-Income Housing Tax Credits totaling \$1.1 million, and a large number of local donations and grants to various community, neighborhood, health and human service, educational, and cultural organizations. Twenty-one organizations that provide community development services received computers and Internet services, valued at \$58,000, as part of these local donations and grants. Refer to Table 14 for additional information.

SERVICE TEST

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

Retail Services

The bank operates 27 branches in this assessment area. Although 24.2% of the population reside in low- and moderate-income geographies, and 33.3% of the assessment area is low- or moderate-income geographies, the bank has no branches in low-income areas and only two in moderate-income geographies. Branches located in other geographies can service individuals and businesses in some low- and moderate-income geographies, but the number of branches in low- and moderate-income geographies is still low. Refer to Table 15 for additional information.

FTB has not open or closed any banking offices in low- or moderate-income geographies. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

Banking services and business hours are consistent throughout the assessment area and do not vary in a way that inconveniences either low- or moderate-income individuals or individuals residing in low- and moderate-income geographies.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations, and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.
- Quick Source is a 24-hour banking center that provides many of the services of a branch, without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period
 - No charge for Jeanie Telephone Banking
 - No charge for Jeanie Telephone Bill Payment

Community Development Services

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

The bank regularly conducts HomeBuyer Training Courses to educate borrowers on the home buying process and the importance of maintaining good credit. The bank also provides its expertise to assist with similar courses offered by local non-profit organizations.

The bank provides technical expertise to small businesses on developing business and financing plans. The bank provides its lending expertise to non-profit organizations by participating on loan committees that evaluate applications from for-profit and non-profit developers for funding.

FTB provides assistance to non-profit organizations to obtain and expand their capacity and financial resources. The bank provides workshops on the process for obtaining grants from the Fifth Third Foundation. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and strategies for mezzanine financing.

The bank's employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

STATE OF INDIANA

CRA RATING FOR INDIANA: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The ratings for the State of Indiana are consistent with the ratings for the institution overall. The above ratings were assigned based on the following:

- Adequate responsiveness to credit needs
- Adequate geographic distribution of home mortgage and small business loans
- Adequate lending penetration among geographies in the assessment area
- Adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenue sizes
- Adequate level of community development loans
- Adequate level of qualified investments
- Adequate level of branch distribution and community development services

SCOPE OF EXAMINATION

The scope of the examination for the State of Indiana is consistent with the scope of the examination for the institution. All assessment areas within the state were evaluated for lending, investment, and service performance, as indicated in the tables in Appendix D. However, the Gary and Indianapolis MSA assessment areas in the state received a more in-depth review. All other MSA and non-metropolitan areas in the state received a limited review. Refer to Appendix A for a complete listing of assessment areas receiving an in-depth and limited review.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

FTB's operations in the State of Indiana are consistent with the overall description of the institution. As previously mentioned, the bank operates 112 branches in the State of Indiana. Deposit activity within the State of Indiana represents 52% of the bank's total deposits, and lending within the state represents 55% of the bank's total lending activity in 2000. The bank's major competitors in the state is Bank One, Indiana, National Association (\$15.2 billion in assets) with 199 branches and National City Bank of Indiana (\$21.2 billion in assets) with 194 branches.

Below is a snapshot of the bank's assessment areas in the State of Indiana, followed by detailed information of the assessment areas chosen for a full scope review:

- MSA 1020 (Bloomington) consisting of Monroe County
- MSA 1640 (Cincinnati/Hamilton) consisting of Dearborn and Ohio Counties
- MSA 2330 (Elkhart/Goshen) consisting of Elkhart County
- MSA 2960 (Gary) consisting of Lake and Porter Counties
- MSA 3480 (Indianapolis) consisting of Boone, Hamilton, Hancock, Hendricks, Johnson , Madison, Marion, Morgan, and Shelby Counties

- MSA 3920 (Lafayette) consisting of Tippecanoe County
- MSA 7800 (South Bend/Mishawaka) consisting of St. Joseph County
- MSA 8320 (Terre Haute) consisting of Clay, Vigo, and Vermillion Counties
- North Non-metropolitan area consisting of all or portions of Fulton, Jasper, LaPorte, Pulaski, Starke, and Marshall

Central Non-metropolitan area consisting of all or portions of Parke, Sullivan, Bartholomew, Brown, Decatur, Fayette, Franklin, Greene, Jackson, Jennings, Lawrence, Orange, Owen, Putnam, Ripley, Rush, and Benton

South Non-metropolitan area consisting of all or portions of Dubois, Gibson, Knox, Perry, Pike, and Spencer Counties.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

Performance in the State of Indiana had a significant affect on the performance rating for the institution, because operations in the State of Indiana comprise over 50% of total bank activity, and the bank is well established in this state. Discussion of the performance in the individual assessment areas within the State of Indiana follows.

METROPOLITAN AREAS

(Reviewed using the full examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANAPOLIS MSA, INDIANA

The assessment area consists of nine counties in the Indianapolis, Indiana MSA 3480. The Indianapolis MSA includes Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby Counties. Within the assessment area, there are 28 low-income census tracts, 76 moderate-income census tracts, 152 middle-income census tracts, and 75 upper-income census tracts. The assessment area includes the City of Indianapolis and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 45 banking offices in this assessment area, which represents 22.4% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 20.4% of the total deposits of the bank and 7.1% of the deposits for all FDIC-insured institutions as of June 30, 2000. In 2000, lending in this MSA represented 36.4% of the institution's total lending in the State of Indiana, and 22.2% of the total lending for the institution for the review period. Bank One, Indiana, National Association and National City Bank, Indiana command 50% of the market share of deposits.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the Indianapolis assessment area, as of the 1990 census, was 1,380,491, which is 24.9% of the State of Indiana. The projected population for 1999 is 1,534,680, which is an increase of 11.2% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$37,198, higher than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$57,700, an increase of 55.1%. Based on the 1990 census, of the 331 tracts considered for the analysis, 7.9% are low-income and 23.0% are moderate-income.

Families comprise 70.1% of the total households in the assessment area, which 7.5% were families below the poverty level. Of the families residing in the assessment area, 18.6% are low-income families and 18.6% are moderate-income families. The remaining 62.8% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families remained virtually constant and moderate-income families increased 15.8%, when compared to the 1990 census. The lack of increase in low-income families, when compared to the population increase since 1990, reflects the strength of the economy and the increasing level of wages since 1990.

Housing Characteristics As of 1990, there were 557,246 housing units, which 78.6% were one-to-four family units, 19.0% were five or more family units, 3.7% were mobile homes, and 0.8% were other units, including boarded-up units. Of the housing units in the assessment area, 64.6% were owner-occupied. The Indianapolis assessment area reflects a slightly lower level of owner-occupied units than other areas within the State of Indiana. The median age of the housing stock was 31 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics² for the Indianapolis MSA, the trend in total non-farm wage and salary employment has been an increase of approximately 7.6% since the beginning of 1999. The leading growth sectors in order of highest growth were construction (17.3%), service (11.6%), and wholesale and retail trade (7.6%).

The civilian labor force has increased by 4.4% for the same period, with a corresponding decrease of unemployed persons of 10.9%, and a corresponding decrease in the overall unemployment rate of 14.3%. From 1998 to 1999 (the latest figures available from this report), the average annual pay in the Indianapolis MSA experienced an increase of 3.6%.

The unemployment rate for the Indianapolis MSA was 2.0% in December 2000, a slight increase over the November 2000 rate of 1.8%, but substantially less than the 2.8% seasonally adjusted rate for the State of Indiana for the same month. The U.S. rate was 4.0% during this time period, which reflects how strong the economy is in this area.

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

Assessment Area Demographics								
Indianapolis MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	8.4	17,093	4.6	5,863	34.3	69,305	18.6
Moderate-income	76	23.0	72,844	19.6	10,899	15.0	69,028	18.6
Middle-income	152	45.9	173,942	46.8	8,955	5.1	89,573	24.1
Upper-income	75	22.7	107,835	29.0	2,046	1.9	143,808	38.7
Total Assessment Area	331	100.0	371,714	100.0	27,763	7.5	371,714	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	34,943	11,387	3.3	32.6	19,351	55.5	6,445	18.4
Moderate-income	123,675	58,623	17.1	47.4	58,282	47.1	12,355	10.0
Middle-income	263,081	163,066	47.6	62.0	92,334	35.1	15,424	5.9
Upper-income	149,531	109,611	32.0	73.3	36,125	24.2	7,208	4.8
Total Assessment Area	571,246	342,687	100.0	60.0	206,098	36.1	41,432	7.3

	Total Businesses by Tract		Businesses by Tract & Revenue Size			
			Under \$1 million		Over \$1 million	
	#	%	#	%	#	%
Low-income	3,688	7.0	3,024	6.6	493	8.6
Moderate-income	9,212	17.4	7,884	17.3	1,054	18.5
Middle-income	22,138	41.9	19,315	42.5	2,126	37.3
Upper-income	17,797	22.7	15,262	33.6	2,033	35.6
Total Assessment Area	52,835	100.0	45,485	100.0	5,706	100.0
Percentage of Total Businesses:				86.1		10.8

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

LENDING TEST

The lending performance for the Indianapolis MSA assessment area is adequate. The bank demonstrates an adequate response to community credit needs, an adequate geographic distribution of its loans, an adequate distribution of loans to borrowers of different income levels and businesses and farms of different sizes, and an adequate level of community development loans.

Lending Activity

FTB's lending activity reflects an adequate responsiveness to credit needs in its assessment area. Although the bank has reinvested a very high percentage of deposits from the assessment area into home mortgage, small business, small farm, and consumer loans in its assessment area, as indicated by Tables 16 through 16c, the percentage of loans to low- or moderate-income borrowers and in low- or moderate-income geographies is usually below demographics and aggregate.

Geographic Distribution

FTB has an adequate geographic distribution of loans within this assessment area. The bank's percentage of lending for home mortgage, consumer, and small farms is generally below demographic characteristics for the low- and moderate-income geographies within the assessment area. The bank's distribution of small business loans, however, is considered good. FTB originated loans in all geographies within the assessment area.

In the fourth quarter of 1999 the bank's percentage of home purchase loans in low- and moderate-income geographies was less than half the percentage of OOU's in the assessment area and below the percentage of loans originated by aggregate lenders. The highest percentage of lending was found in the high-income geographies, where 63% of home purchase loans were originated in the fourth quarter. This percentage exceeded demographic characteristics by 31%, and aggregate lenders by 18%. In 2000, the percentages increased in low- and moderate-income geographies, but remained below demographic characteristics. FTB has an adequate geographic distribution of home purchase loans within this assessment area. Refer to Tables 17 through 17b for additional information.

In the fourth quarter of 1999, the bank's percentage of home improvement loans was comparable to both demographic characteristics and aggregate lenders. In 2000, the percentage of lending decreased in the low- and moderate-income geographies, and dropped below demographic characteristics. FTB has a good geographic distribution of home improvement loans within this assessment area. Refer to Tables 18 through 18b for additional information.

In the fourth quarter of 1999 the bank's percentage of home refinance loans was less than 20% of the percentage of OOU's in the low- and moderate-income geographies, and about the same percentage,

when compared to loans by aggregate lenders. The highest percentage of lending was found in the high-income geographies, where 77% of home refinance loans were originated in the fourth quarter. This percentage exceeded demographic characteristics by 45% and aggregate lenders by 43%. In 2000, the percentage of lending in low- and moderate-income geographies increased, but was still below 50% of the demographic characteristics of the geographies. FTB has a poor geographic distribution of home refinance loans within this assessment area. Refer to Tables 19 through 19b for additional information.

The bank originated a total of three multi-family mortgage loans in the fourth quarter of 1999 and two in 2000. One loan in 1999 and one loan in 2000 was originated in a moderate-income geography. Aggregate lenders originated 71 multi-family loans in 1999, and 24 were in low- and moderate-income geographies. FTB has a good geographic distribution of multi-family loans within this assessment area. Refer to Tables 20 through 20b for additional information.

In the fourth quarter of 1999,, the bank's percentage of small business loans was comparable to demographic characteristics and exceeded aggregate lenders in low- and moderate-income geographies. In 2000, the percentage of lending in low-income geographies stayed constant, and lending in moderate-income geographies declined 25% and was below demographic characteristics. FTB has a good distribution of small business loans within this assessment area. Refer to Tables 21 through 21b for additional information.

The bank originated eight small farm loans in the fourth quarter of 1999 and 13 in 2000. The bank did not originate any farm loans in low- or moderate-income geographies, but the volume of small farm lending by aggregate borrowers in these geographies was also low. Farms are not prevalent in this MSA. FTB has an adequate geographic distribution of loans to small farms within this assessment area. Refer to Tables 22 through 22b for additional information.

In the fourth of quarter of 1999 and 2000 the bank's percentage of consumer loans in low- and moderate-income geographies was only one-third of the percentage of households in those geographies. This reflects a poor distribution of consumer loans within this assessment area. Refer to Tables 28 through 28a for additional information.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage, small business, small farm, and consumer loans is generally below demographic characteristics for the low-income individuals and businesses and farms with revenues of \$1 million or less, but above the demographic characteristics for moderate-income individuals. When analyzing the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Indianapolis MSA assessment area, 7.5% of the families are below poverty level. While poverty level is based upon the income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999 the bank's percentage of home purchase loans to low-income borrowers was approximately one-third of the percentage of low-income families in the assessment area and one-half of the percentage of loans by aggregate lenders to low-income borrowers. Even considering the percentage of families below the poverty level, the bank's lending is still below demographic characteristics. Loans to upper-income borrowers exceeded demographic characteristics by 17%, and aggregate lenders by 24%. In 2000, the percentage of lending in low-income areas increased to one-half of demographic characteristics and lending to moderate-income individuals increased to above the percentage of demographic characteristics. Again considering the percentage of families below poverty level, the bank's lending to low-income borrowers edged closer to demographic characteristics. FTB has an adequate distribution of home purchase loans among borrowers of different income levels. Refer to Tables 23 through 23b for additional information.

In the fourth quarter of 1999 the bank's percentage of home improvement loans to low-income borrowers was approximately one-half of the percentage of low-income families in the assessment

area and 65% of aggregate lenders. Lending to moderate-income borrowers was comparable to demographic characteristics, but well below aggregate lenders. In 2000, there was a slight increase in lending to low-income borrowers, but the percentage remained below demographic characteristics. Lending to moderate-income borrowers increased to a percentage exceeding that of the demographic characteristics. FTB has an adequate distribution of home improvement loans to borrowers of different income levels. Refer to Tables 24 through 24b for additional information.

In the fourth quarter of 1999 the bank's percentage of home refinance loans to low-income borrowers was one-third of the percentage of low-income families in the assessment area and 38% of aggregate lenders. Even considering the percentage of families below the poverty level, the bank's lending to low-income individuals is still well below demographic characteristics. Lending to moderate-income borrowers was also below demographic characteristics and well below aggregate. In 2000, the percentage of lending to low-income borrowers increased slightly, but even considering the families below poverty level, the percentage of lending was still below demographic characteristics. Lending to moderate-income borrowers increased to a level that exceeded demographic characteristics. FTB has an adequate distribution of home refinance loans to borrowers of different income levels. Refer to Tables 25 through 25b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was approximately 65% of the percentage of businesses with revenues of \$1 million or less in the assessment area, but comparable to aggregate lenders. In 2000, lending to small businesses increased slightly, but was still only 72% of the percentage of small businesses in the assessment area. About two-thirds of the loans to small businesses are originated in amounts of \$100,000 or less. FTB has an adequate distribution of loans to small businesses. Refer to Tables 26 through 26b for additional information.

The bank originated eight small farm loans to farms with revenues of \$1 million or less in the fourth quarter of 1999, and 13 in 2000. In 1999, the percentage of lending to small farms was 89% of the percentage of farms with revenues of \$1 million or less in the assessment area, which was comparable to aggregate lenders. In 2000, the lending percentage increased to 94% of the percentage of farms with revenues of \$1 million or less. A high percentage (91%) of the 21 small farms loans originated in the assessment area was in an amount of \$100,000 or less. FTB has a good distribution of loans to farms with revenues of \$1 million or less. Refer to Table 27 through 27b for additional information.

In the fourth quarter of 1999 the bank's percentage of consumer loans to low-income borrowers was approximately one-third of the percentage of low-income households in the assessment area. Lending to moderate-income borrowers was comparable to demographic characteristics. In 2000, lending to low-income borrowers increased to about one-half of demographic characteristics and lending to moderate-income borrowers increased to a level that exceeded demographic characteristics. FTB has an adequate distribution of loans to borrowers of different income levels. Refer to Tables 28 through 28b for additional information.

Community Development Lending

In the two-year period reviewed, FTB originated five qualifying community development loans totaling \$4.3 million, as indicated in Tables 16 and 16a. FTB demonstrates an adequate level of community development lending in this assessment area. The following table indicates the number and dollar amount of loans by community development purpose:

Community Development Purpose	#	Amount of Loans (\$ 000s)
Affordable Housing	1	\$ 45
Community Services	1	\$ 250
Stabilization of low- or mod- geographies	3	\$4,050

The affordable housing loan was originated to the Indiana Black Expo Economic Development Corporation to help provide affordable housing for low- and moderate-income individuals. The Community Services loan was originated to a non-profit day-care center, which is an integral part of the area it serves, to help them with its operating costs.

The loans for stabilization or revitalization were to corporations to help develop a moderate-income area that was formerly part of a U.S. Army base and to the United Northeast Community Development Corporation, whose purpose is to combat the decay and deterioration of a special area in East Indianapolis that is in need of revitalization.

INVESTMENT TEST

The investment performance of FTB is considered adequate. The bank has an adequate level of investments that qualify as community development in the Indianapolis MSA assessment area. Table 29 indicates that the bank funded \$2.1 million in investments during the two-year period reviewed. In addition, the bank committed an additional \$306,000 that has not yet been funded. This total includes amounts funded on previous period commitments, as well as current period commitments. The bank makes community development investments through three methods.

As previously mentioned, FTB can obtain credit for qualified investments through the Fifth Third CDC, the Fifth Third Foundation Office, or its own local contributions and grants. There were investments for FTB by the Fifth Third CDC totaling \$66,000, and only one grant totaling \$8,000 by the Fifth Third Foundation Office. The remaining investments comprise a \$1.5 million investment in a venture capital firm that invests in small businesses and a large number of local donations and grants to various community, neighborhood, health and human service, educational, and cultural organizations.

SERVICE TEST

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

Retail Services

FTBs banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. The bank's distribution of branches in moderate-income geographies is substantially below the percentage of population living within the moderate-income geographies and the percentage of moderate-income geographies in the assessment area. The percentage of branches in low-income geographies is more comparable to the percentage of low-income population in the assessment area. Even though some of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies, the percentage of branches in these geographies is still low. Refer to Table 30 for additional information.

FTB opened three new branches in middle-income geographies and closed three branches in each geography of low-, moderate, and middle. The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.
- Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month.
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period.
 - No charge for Jeanie Telephone Banking
 - No charge for Jeanie Telephone Bill Payment

Community Development Services

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

The bank regularly conducts HomeBuyer Training Courses to educate borrowers on the home buying process and the importance of maintaining good credit. The bank also provides its expertise to assist with similar courses offered by local non-profit organizations.

The bank provides technical expertise to small businesses on developing business and financing plans. The bank provides its lending expertise to non-profit organizations by participating on loan committees that evaluate applications from for-profit and non-profit developers for funding.

FTB provides assistance to non-profit organizations to obtain and expand their capacity and financial resources. The bank provides workshops on the process for obtaining grants from the Fifth Third Foundation. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and strategies for mezzanine financing.

The bank's employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GARY MSA, INDIANA

The assessment area consists of Lake and Porter Counties in the Gary PMSA 2960 in Indiana. The Gary PMSA is part of the Chicago/Gary/Lake County CMSA. Within the assessment area, there are 21 low-income census tracts, 30 moderate-income census tracts, 51 middle-income census tracts, and 19 upper-income census tracts. The assessment area includes the City of Gary and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 16 banking offices in this assessment area, which represents 8.0% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 9.6% of the total deposits of the bank, and 9.4% of the deposits for all FDIC-insured institutions as of June 30, 2000. In 2000, the bank originated 12.7% of the total loans reported in the state, and 6.0% of the total loans of the institution in this assessment area. Competitors in this market include Bank One, Indiana, National Association, with 41 branches and Centier Bank (\$ 1.0 billion in assets), with 29 branches. Other competitors with comparable market shares are Bank Calumet National Association and Citizens Financial Services, F.S.B.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the Gary MSA assessment area, as of the 1990 U.S. Census, was 604,526, which is 10.9% of the State of Indiana. The projected population for 1999 is 625,493, which is an increase of 3.5% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$36,921, higher than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$53,800, an increase of 45.7%. Based on the 1990 census, of the 121 tracts considered for the analysis, 14.0% are low-income and 24.8% are moderate-income.

Families comprise 74.8% of the total households in the assessment area, which 10.2% were families below the poverty level. Of the families residing in the assessment area, 20.6% are low-income families and 16.8% are moderate-income families. The remaining 62.6% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 14.1% and moderate-income families increased 12.5%, when compared to the 1990 census. This trend reflects a strengthening of the economy in this area and an improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 230,254 housing units, which 83.2% are one-to-four family units, 13.6% were five or more family units, 3.2% were mobile homes, and 0.8% were other units, including boarded-up units. Of the housing units in the assessment area, 69.4% were owner-occupied. The level of owner-occupied units in the Gary assessment area is comparable to other areas within the State of Indiana. The median age of the housing stock was 46 years, which is significantly older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics¹ for the Gary MSA, total non-farm wage and salary employment has remained basically stable since the beginning of 1999. While most sectors showed declines in employment, services and government exceeded the declines (7.1% and 1.3%, respectively), to result in the overall modest increase of 0.5%.

The civilian labor force has decreased by 2.4% for the same period, with a corresponding decrease of unemployed persons of 11.9% and a corresponding decrease in the overall unemployment rate of 11.1%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the Gary MSA has remained stable.

The unemployment rate for the Gary MSA was 3.4% in December 2000, an increase over the November 2000 rate of 3.0%. These rates are substantially above the 2.8% seasonally adjusted rate for the State of Indiana, but lower than the U.S. rate of 4.0% for December 2000, which reflects a better economy nationally, but a weaker one regionally.

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

Assessment Area Demographics								
Gary PMSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	21	17.4	7,692	4.8	3,761	48.9	33,311	20.7
Moderate-income	30	24.8	27,791	17.2	6,244	22.5	27,141	16.8
Middle-income	51	42.1	84,194	52.2	5,376	6.4	39,078	24.2
Upper-income	19	15.7	41,651	25.8	1,048	2.5	61,798	38.3
Total Assessment Area	121	100.0	161,328	100.0	16,249	10.2	161,328	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,634	4,444	3.0	30.4	9,143	62.5	2,091	14.3
Moderate-income	43,290	22,211	14.8	51.3	18,174	42.0	4,974	11.5
Middle-income	118,365	80,487	53.8	68.0	34,550	29.2	5,329	4.5
Upper-income	53,965	42,541	28.4	78.8	9,810	18.2	1,953	3.6
Total Assessment Area	230,254	149,683	100.0	65.0	71,677	31.1	14,347	6.2

	Total Businesses by Tract		Businesses by Tract & Revenue Size			
			Under \$1 million		Over \$1 million	
	#	%	#	%	#	%
Low-income	799	4.6	685	4.5	87	5.4
Moderate-income	2,429	13.8	2,105	13.7	259	16.1
Middle-income	9,226	52.5	8,104	52.8	808	50.3
Upper-income	5,105	29.1	4,447	29.0	452	28.2
Total Assessment Area	17,559	100.0	15,341	100.0	1,606	100.0
Percentage of Total Businesses:				87.4	9.1	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GARY PMSA, INDIANA

LENDING TEST

The lending performance for the Gary PMSA assessment area is adequate. The bank demonstrates an adequate response to community credit needs, an adequate geographic distribution of its loans, an adequate distribution of loans to borrowers of different income levels and businesses and farms of different sizes, but originated no community development loans. Analysis was primarily based on year 2000 data, but trends and comparisons with aggregate lenders and competitors were considered, where possible, for available 1999 data.

Lending Activity

FTB's lending activity reflects an adequate responsiveness to credit needs in its assessment area. Although the bank has reinvested an adequate percentage of deposits from the assessment area into home mortgage, small business, small farm, and consumer loans in its assessment area as indicated by Tables 16 through 16c, the percentage of loans to low- or moderate-income borrowers and in low- or moderate-income geographies is generally below demographic characteristics and aggregate lenders.

Geographic Distribution

FTB has an adequate geographic distribution of loans within this assessment area. The bank's percentage of lending for home mortgage, consumer, and small farms is generally below demographic characteristics for the low- and moderate-income geographies within the assessment area. FTB originated loans in all but four geographies within the assessment area. The geographies were all low-income geographies, but were not contiguous.

In the fourth quarter of 1999 the bank's percentage of home purchase loans in low-income geographies was well below the percentage of OOU's in the assessment area and the percentage originated by aggregate lenders, but in moderate-income geographies, although the percentage of originated loans was below demographic characteristics, the percentage of loans was comparable to the percentage originated by aggregate lenders. In 2000, the percentage increased slightly in low-income geographies, but remained below demographic characteristics. In moderate-income geographies, the percentage of lending declined 22% to less than one-half demographic characteristics. FTB has an adequate geographic distribution of home purchase loans within this assessment area. Refer to Tables 17 through 17b for additional information.

In the fourth quarter of 1999 the bank's percentage of home improvement loans in low-income geographies was well below the percentage of OOU's in the assessment area, and below the percentage originated by aggregate lenders. In moderate-income geographies, the percentage of loans was comparable to both demographic characteristics and the percentage originated by aggregate lenders. In 2000, the percentage of lending remained the same in low-income

geographies. In moderate-income geographies, the percentage of lending declined 19%. FTB has an adequate geographic distribution of home improvement loans within this assessment area. Refer to Tables 18 through 18b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans was well below of the percentage of OOU's in the low- and moderate-income geographies, and well below the percentage of loans by aggregate lenders. In 2000, the percentage of lending in moderate-income geographies increased, but was still less than one-half of the demographic characteristics of the geographies. The lending percentage in low-income geographies remained the same. FTB has a poor geographic distribution of home refinance loans within this assessment area. Refer to Tables 19 through 19b for additional information.

The bank originated two multi-family mortgage loans in the fourth quarter of 1999 and two in 2000. Only one loan of the four was originated in other than a middle- or upper-income geography. Aggregate lenders originated 86 multi-family loans in 1999 and 31 (36%) were in low- and moderate-income geographies. FTB has an adequate geographic distribution of multi-family loans within this assessment area. Refer to Tables 20 through 20b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans was well below demographic characteristics and the percentage of loans by aggregate lenders. In 2000, there were no loans originated in low-income geographies, but lending in moderate-income geographies increased slightly, and the percentage of lending was still below demographic characteristics. FTB has an adequate distribution of small business loans within this assessment area. Refer to Tables 21 through 21b for additional information.

The bank originated one small farm loan in the fourth quarter of 1999 and eight in 2000. The bank did not originate any farm loans in low- or moderate-income geographies, but the volume of small farm lending by aggregate borrowers in these geographies was also low. Farms are not prevalent in this MSA. FTB has an adequate geographic distribution of loans to small farms within this assessment area. Refer to Tables 22 through 22b for additional information.

In the fourth quarter of 1999 and 2000 the bank's percentage of consumer loans in low-income geographies was less than one-fifth of the percentage of households in low-income geographies, and the percentage of consumer loans was less than one-half of the percentage of households in moderate-income geographies. This reflects a poor distribution of consumer loans within this assessment area. Refer to Tables 28 through 28a for additional information.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage, small business, small farm, and consumer loans is generally below demographic characteristics for the low-income individuals and businesses and farms, with revenues of \$1 million or less, but above the demographic characteristics for moderate-income individuals. When analyzing the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Gary PMSA assessment area, 10.2% of the families are below poverty level. While poverty level is based upon the income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999 the bank's percentage of home purchase loans to low-income borrowers was approximately one-third of the percentage of low-income families in the assessment area, and two-thirds of the percentage of loans by aggregate lenders to low-income borrowers. Even considering the percentage of families below the poverty level, the bank's lending is still below demographic characteristics. The percentage of lending to moderate-income borrowers exceeded demographic characteristics and was comparable to aggregate lenders. In 2000, the percentage of lending in low-income areas increased to one-half of demographic characteristics, and lending to moderate-income individuals remained the same as 1999. Considering the percentage of families below poverty level, the bank's lending to low-income borrowers was comparable to demographic

characteristics. FTB has an adequate distribution of home purchase loans among borrowers of different income levels. Refer to Tables 23 through 23b for additional information.

In the fourth quarter of 1999, the bank's percentage of home improvement loans to low-income borrowers was slightly below the percentage of low-income families in the assessment area and exceeded the percentage of lending by aggregate lenders. Lending to moderate-income borrowers was also slightly below demographic characteristics, but well below aggregate lenders. In 2000, there was a slight decrease in lending to low-income borrowers, and the percentage remained below demographic characteristics. Lending to moderate-income borrowers increased to a percentage exceeding that of the demographic characteristics. FTB has a good distribution of home improvement loans to borrowers of different income levels. Refer to Tables 24 through 24b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans to low-income borrowers was one-third of the percentage of low-income families in the assessment area, and one half of the percentage of loans by aggregate lenders. Even considering the percentage of families below the poverty level, the bank's lending to low-income individuals is still well below demographic characteristics. Lending to moderate-income borrowers exceeded demographic characteristics and aggregate. In 2000, the percentage of lending to low-income borrowers increased slightly, and considering the families below poverty level, the percentage of lending was more comparable to demographic characteristics. Lending to moderate-income borrowers decreased, but remained at a level that exceeded demographic characteristics. FTB has a good distribution of home refinance loans to borrowers of different income levels. Refer to Tables 25 through 25b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less exceeded the percentage of businesses with revenues of \$1 million or less, and aggregate lenders in the assessment area. In 2000, lending to small businesses decreased 20%, and the percentage of lending to small businesses was 83.5% of the percentage of small businesses in the assessment area. The majority of loans to small businesses are originated in amounts of \$100,000 or less. FTB has an adequate distribution of loans to small businesses. Refer to Tables 26 through 26b for additional information.

The bank originated one small farm loan to farms with revenues of \$1 million or less in the fourth quarter of 1999 and eight in 2000. All the loans were to farms with revenues of \$1 million or less in the assessment area. All the loans but one were originated in an amount of \$100,000 or less. FTB has an excellent distribution of loans to farms with revenues of \$1 million or less. Refer to Table 27 through 27b for additional information.

In the fourth quarter of 1999, the bank's percentage of consumer loans to low- and moderate-income borrowers was a very low percentage of low-income households in the assessment area. Lending to moderate-income borrowers was comparable to demographic characteristics. In 2000, lending to low-income borrowers increased to about one-third of demographic characteristics, and lending to moderate-income borrowers increased to a level that exceeded demographic characteristics. FTB has an adequate distribution of loans to borrowers of different income levels. Refer to Tables 28 through 28b for additional information.

Community Development Lending

In the period reviewed, FTB originated no qualifying community development loans, as indicated in Tables 16 and 16a. FTB demonstrates a poor level of community development lending in this assessment area.

INVESTMENT TEST

The investment performance of FTB is considered adequate. The bank has a poor level of investments that qualify as community development in the Gary PMSA assessment area. Table 29

indicates that the bank funded \$108,000 in investments during the period reviewed. The bank can obtain credit for community development investments through three methods: Fifth Third Foundation Office, Fifth Third CDC, and its own local contributions and grants. The amount of investments above was all local contributions or grants.

SERVICE TEST

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

Retail Services

FTB's banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. The bank has no branches in low-income geographies in the assessment area, where 5.3% of the population reside. Low-income geographies comprise 17% of the geographies in the assessment area. The percentage of branches in moderate-income geographies is comparable to the percentage of population living within the moderate-income geographies, and the percentage of moderate-income geographies in the assessment area. Even though some of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies, the percentage of branches in the low-income geographies is still low. Refer to Table 30 for additional information.

FTB neither opened nor closed any branches in this assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.
- Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month.
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period
 - No charge for Jeanie Telephone Banking
 - No charge for Jeanie Telephone Bill Payment

Community Development Services

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

The bank regularly conducts HomeBuyer Training Courses to educate borrowers on the home buying process and the importance of maintaining good credit. The bank also provides its expertise to assist with similar courses offered by local non-profit organizations.

The bank provides technical expertise to small businesses on developing business and financing plans. The bank provides its lending expertise to non-profit organizations by participating on loan committees that evaluate applications from for-profit and non-profit developers for funding.

FTB provides assistance to non-profit organizations to obtain and expand their capacity and financial resources. The bank provides workshops on the process for obtaining grants from the Fifth Third Foundation. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and strategies for mezzanine financing.

The bank's employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

METROPOLITAN AREAS

(Reviewed using limited examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BLOOMINGTON MSA, INDIANA

The assessment area consists of Monroe County in the Bloomington, Indiana MSA 1020. Within the assessment area there are two low-income census tracts, six moderate-income census tracts, six middle-income census tracts, and six upper-income census tracts. The assessment area includes the City of Bloomington and surrounding communities. Indiana University is located in the City of Bloomington in Monroe County.

INSTITUTION'S OPERATIONS

FTB operates three banking offices in this assessment area, which represents 1.5% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 1.2% of the total deposits of the bank, and 7.4% of the deposits for all FDIC-insured institutions as of June 30, 2000. For the year 2000, the bank originated 12.7% of the total loans in the State of Indiana and 1.3% of the total institution's loans in this assessment area. Bank One, Indiana, National Association and Monroe County Bank (\$ 438 million in assets) command 57% of the market share.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the Bloomington MSA assessment area, as of the 1990 census, was 108,978, which is 2.0% of the State of Indiana. The projected population for 1999 is 115,631, which is an increase of 6.1% from 1990. According to the 1990 census, 13.0% of the population were students living in college dormitories.

Income Characteristics

The 1990 median family income for the assessment area was \$32,859, lower than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$49,600, an increase of 50.9%. Based on the 1990 census, of the 20 tracts considered for the analysis, 10.0% are low-income and 30.0% are moderate-income.

Families comprise 58.7% of the total households in the assessment area, which 9.5% were families below the poverty level. Of the families residing in the assessment area, 19.8 % are low-income families and 16.8% are moderate-income families. The remaining 63.4% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 14.6% and moderate-income families increased 30.6%, when compared to the 1990 census. This trend reflects the strength of in the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 41,948 housing units, which 62.9% are one-to-four family units, 28.6% were five or more family units, 9.4% were mobile homes, and 0.9% were other units, including boarded-up units. Of the housing units in the assessment area, 54.7% were owner-occupied. The level of owner-occupied units in the Bloomington assessment area is significantly lower, as compared to other areas within the State of Indiana, and is a result of the area's emphasis on occupied rental units for the students at the university. The median age of the housing stock was 36 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the Bloomington MSA, total non-farm wage and salary employment has increased slightly by 2.5% since January 1999. The manufacturing sector experienced a significant employment decrease of 19.1%. Services and government experienced large gains (14.3% and 7.0%, respectively) to exceed the declines noted above to achieve the overall increase.

The civilian labor force has remained basically stable for the same period with a corresponding decrease in unemployed persons of 26.4% and a corresponding decrease in the overall unemployment rate of 24.2%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the Bloomington MSA has shown a slight increase of 1.3%.

The unemployment rate for the Bloomington MSA was 1.4% in December 2000, an increase over the November 2000 rate of 1.1%. These rates are substantially below the 2.8% seasonally adjusted rate for the State of Indiana and the U.S. rate of 4.0% for December 2000, which reflects a strong economy in the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CINCINNATI PMSA, INDIANA

The assessment area consists of two counties in the Cincinnati PMSA. The Cincinnati PMSA 1640 is a Multi-State PMSA which includes Brown, Clermont, Hamilton, and Warren counties in Ohio; Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton counties in Kentucky; and Dearborn and Ohio counties in Indiana. However, the Cincinnati assessment area in Indiana only includes those counties within the State of Indiana. Within the assessment area, there are no low-income census tracts, two moderate-income census tracts, seven middle-income census tracts, and no upper-income census tracts. The assessment area includes the City of Lawrenceburg and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 1 banking office in this assessment area, which represents less than one percent of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent less than one percent of the total deposits of the bank, and 3.0% of the deposits for all FDIC-insured institutions as of June 30, 2000. Loans originated during 2000 in this assessment area represented 1.7% of the total loans in Indiana and less than one percent of the total loans reported by the bank. Competitors include Firststar, National Association (\$72.6 billion in assets) with six branches and various local institutions.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the Indiana portion of the Cincinnati assessment area, as of the 1990 census, was 44,150, which represents 0.8% of the State of Indiana. The projected population for 1999 is 53,657, which is an increase of 21.3% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$34,862, slightly higher than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$49,700, an increase of 42.6%. Based on the 1990 census, of the nine tracts considered for the analysis, none are low-income and 22.2% are moderate-income.

Families comprise 78.3% of the total households in the assessment area, which 7.0% were families below the poverty level. Of the families residing in the assessment area, 18.1% are low-income families and 21.7% are moderate-income families. The remaining 61.2% are middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 5.9%, and moderate-income families increased 5.4% with middle- and upper-income families increasing 33.6% and 40.3%, respectively, when compared to the 1990 census. This trend reflects the strength of the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 16,693 housing units, which 83.7% are one-to-four family units, 6.0% were five or more family units, 9.7% were mobile homes, and 1.0% were other units, including boarded-up units. Of the housing units in the assessment area, 78.7% were owner-occupied. The level of OOU's in the Indiana portion of the Cincinnati assessment area is slightly higher than the State of Indiana. The median age of the housing stock was 34 years, which is older than the median age of the housing stock (21 years) for the state.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ELKHART MSA, INDIANA

The assessment area consists of a portion of Elkhart County in the Elkhart/Goshen MSA 2330. Within the assessment area, there is one middle-income census tract.

INSTITUTION'S OPERATIONS

FTB operates no banking offices in this assessment area. According to the FDIC, the bank's deposits in this assessment area represent less than one percent of the total deposits of the bank, and less than one percent of the deposits for all FDIC-insured institutions as of June 30, 2000. The bank also originated less than one percent of its loans in this MSA.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the Elkhart assessment area, as of the 1990 census, was 7,857, which is 5.0% of the MSA and 0.1% of the State of Indiana. The projected population for 1999 is 8,692, which is an increase of 10.6% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$35,713, higher than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$54,000, an increase of 51.2%. Based on the 1990 census, the one tract in the assessment area considered for the analysis is low-income.

Families comprise 76.8% of the total households in the assessment area, which 3.7% were families below the poverty level. Of the families residing in the assessment area, 11.2% are low-income families and 20.2% are moderate-income families. The remaining 68.6% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 17.0%, and moderate-income families increased 25.3%, when compared to the 1990 census. This trend reflects the strength of the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 3,209 housing units, which 59.1% are one-to-four family units, 13.4% were five or more family units, and 29.0% were mobile homes. Of the housing units in the assessment area,

86.1% were owner-occupied. The level of owner-occupied units in the Elkhart assessment area is significantly higher, as compared to other areas within the State of Indiana. The median age of the housing stock was 31 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the Elkhart MSA, total non-farm wage and salary employment has increased by 5.1% since January 1999. The leading growth sectors in order of highest growth were services (17.4%), government (9.2%), and manufacturing (2.3%).

The civilian labor force has increased by 3.2% for the same period, with a corresponding increase in unemployed persons of 47.4%, and a corresponding decrease in the overall unemployment rate of 42.3%. Even though there was a sharp increase in unemployment during the period, the actual number of unemployed persons is relatively low, at just over 4,000 in February 2001. From 1998 to 1999 (the latest figures available for this report), the average annual pay in the Elkhart MSA has shown an increase of 3.2%.

The unemployment rate for the Elkhart MSA was 3.1% in December 2000, an increase over the November 2000 rate of 2.8%. The December rate is slightly above the 2.8% seasonally adjusted rate for the State of Indiana, but below the U.S. rate of 4.0% for December 2000, which reflects a stronger economy in Indiana than in the U.S. overall.

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

The assessment area consists of Tippecanoe County in the Lafayette MSA 3920. Within the assessment area, there are two low-income census tracts, eight moderate-income census tracts, 16 middle-income census tracts, and seven upper-income census tracts. The assessment area includes the City of Lafayette and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates three banking offices in this assessment area, which represents 1.5% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent less than one percent of the total deposits of the bank, and 2.6% of the deposits for all FDIC-insured institutions as of June 30, 2000. The bank originated 1.1% of the total loans in Indiana and less than one percent of the total loans reported by the bank in this assessment area in the year 2000. Major competitors include Bank One, Indiana, National Association, Lafayette Bank & Trust Company (\$741 million in assets), and Union Planters Bank, National Association (\$34.3 billion in assets).

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the assessment area, as of the 1990 census, was 130,598, which represents 2.4% of the population of the State of Indiana. The projected population for 1999 is 139,849, which is an increase of 7.1% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$37,339, slightly higher than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$54,700, an increase of 46.5%. Based on the 1990 census, of the 34 tracts considered for the analysis, 5.9% are low-income and 23.5% are moderate-income.

Families comprise 63.7% of the total households in the assessment area, which 6.8% were families below the poverty level. Of the families residing in the assessment area, 17.2% are low-income families and 18.4% are moderate-income families. The remaining 64.4% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 12.9%, and moderate-income families increased 12.1%, as compared to the 1990 census. This trend reflects the strength of the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 48,134 housing units, which 69.8% are one-to-four family units, 25.8% were five or more family units, 5.4% were mobile homes, and 0.4% were other units, including boarded-up units. Of the housing units in the assessment area, 57.3% were owner-occupied. The level of owner-occupied units in the assessment area is lower than the State of Indiana. The median age of the housing stock was 32 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the Lafayette MSA, total non-farm wage and salary employment has increased by 3.6% since the beginning of 1999. The government sector showed the most significant increase at 10.8%.

The civilian labor force has remained basically stable for the same period, with a corresponding decrease in unemployed persons of 11.8%, and a corresponding decrease in the overall unemployment rate of 11.1%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the Lafayette MSA has shown a slight increase of 1.9%.

The unemployment rate for the Lafayette MSA was 1.9% in December 2000, an increase over the November 2000 rate of 1.6%. The December rate is well below the 2.8% seasonally adjusted rate for the State of Indiana, and the U.S. rate of 4.0% for December 2000, which reflects a strong economy in the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH BEND MSA, INDIANA

The assessment area consists of St. Joseph County in the South Bend MSA 7800. Within the assessment area, there are five low-income census tracts, 18 moderate-income census tracts, 35 middle-income census tracts, and 11 upper-income census tracts. The assessment area includes the Cities of South Bend and Mishawaka and the surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates one banking office in this assessment area, which represents less than one percent of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent less than one percent of the total deposits of the bank, and less than one percent of the deposits for all FDIC-insured institutions as of June 30, 2000. The bank originated 2.3% of the total loans in Indiana and one percent of the total loans of the institution in this assessment area for the year 2000. The bank competes with 11 other FDIC-insured institutions and various credit unions and other financial companies.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the South Bend assessment area, as of the 1990 census, was 247,052, which is 4.5% of the State of Indiana. The projected population for 1999 is 258,475, which is an increase of 4.6 % from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$34,206, comparable to the \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$51,300, an increase of 50.0%. Based on the 1990 census, of the 69 tracts considered for the analysis, 7.2% are low-income and 26.1% are moderate-income.

Families comprise 69.4% of the total households in the assessment area, which 7.1% were families below the poverty level. Of the families residing in the assessment area, 17.8% are low-income families and 19.6% are moderate-income families. The remaining 62.3% is middle- and 62.6% are upper-income families. Using 1999 projected figures, the number of low-income families declined 4.7% and moderate-income families increased 2.6%, when compared to the 1990 census. This trend reflects the strength of in the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 97,956 housing units, which 83.9% are one-to-four family units, 13.5% were five or more family units, 2.3% were mobile homes, and 1.0% were other units, including boarded-up units. Of the housing units in the assessment area, 72.1% were owner-occupied. The level of owner-occupied units in the South Bend assessment area is higher than other areas within the State of Indiana. The median age of the housing stock was 43 years, which is significantly older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the South Bend MSA, total non-farm wage and salary employment has increased slightly by 1.9% since January 1999. Although the services sector experienced a significant increase of 7.0%, manufacturing declined by 5.3%, accounting for the overall slight increase.

The civilian labor force has experienced a slight decrease of 1.3% for the same period with a corresponding increase in unemployed persons of 4.5% and a corresponding increase in the overall unemployment rate of 6.1%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the South Bend MSA has shown an increase of 3.4%.

The unemployment rate for the South Bend MSA was 2.7% in December 2000, an increase over the November 2000 rate of 2.4%. The December rate is below the 2.8% seasonally adjusted rate for the State of Indiana and the U.S. rate of 4.0% for December 2000, which reflects a healthy economy in the area.

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

The assessment area consists of Clay, Vermillion, and Vigo Counties in the Terre Haute MSA 8320. Within the assessment area, there is one low-income census tracts, 12 moderate-income census tracts, 19 middle-income census tracts, and eight upper-income census tracts. The assessment area includes the City of Terre Haute and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates six banking offices in this assessment area, which represents 3.0% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 3.0% of the total deposits of the bank, and 11.1% of the deposits for all FDIC-insured institutions as of June 30, 2000. The bank originated 4.1% of the loans in Indiana for the year 2000 in this MSA. The bank's main competitors in this assessment area are Terre Haute First National Bank (in assets), with 11 branches and Old National Bank (in assets), with ten branches.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of the assessment area, as of the 1990 census, was 147,585, which represents 2.7% of the population of the State of Indiana. The projected population for 1999 is 1,148,145, which is an increase of 0.4% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$29,561, lower than \$34,082 for the State of Indiana. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$43,000, an increase of 45.5%. Based on the 1990 census, of the 40 tracts considered for the analysis, 2.5% are low-income and 30.0% are moderate-income.

Families comprise 69.3% of the total households in the assessment area, which 10.2% were families below the poverty level. Of the families residing in the assessment area, 19.4% are low-income families and 19.2% are moderate-income families. The remaining 61.4% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 16.1%, and moderate-income families remained constant, as compared to the 1990 census. This trend reflects the strength of the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 62,097 housing units, which 83.3% are one-to-four family units, 8.2% were five or more family units, 8.3% were mobile homes, and 1.1% were other units, including boarded-up units. Of the housing units in the assessment area, 72.4% were owner-occupied. The level of OOU's in the assessment area is slightly higher than the State of Indiana. The median age of the housing stock was 37 years, which is older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Bureau of Labor Statistics for the Terre Haute MSA, total non-farm wage and salary employment has increased slightly by 1.6% since the beginning of 1999. Increasing sectors were services and government at 4.4% and 4.2%, respectively, while manufacturing decreased by 4.8%.

The civilian labor force has experienced a slight increase of 2.2% for the same period with a corresponding decrease in unemployed persons of 9.5% and a corresponding decrease in the overall unemployment rate of 7.0%. From 1998 to 1999 (the latest figures available at this time), the average annual pay in the Terre Haute MSA has shown an increase of 3.5%.

The unemployment rate for the Terre Haute MSA was 4.6% in December 2000, an increase over the November 2000 rate of 4.0%. The December rate is well above the 2.8% seasonally adjusted rate for the State of Indiana and the U.S. rate of 4.0% for December 2000, which reflects a weaker economy in this area, especially compared to the rest of Indiana. The Terre Haute MSA has the highest unemployment rate among MSAs in Indiana.

NON-METROPOLITAN AREAS

(Reviewed using the limited examination procedures)

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

The assessment area consists of Jasper, LaPorte, and Starke Counties and the following:

- Fulton County – block numbering area 9532.00
- Pulaski County – block numbering areas 9589.99 and 9591.00
- Marshall County – census tracts 203.01, 203.02, 204.00, 205.00, 206.00, 202.01, 202.02, 208.00

Within the assessment area, there are no low-income census tracts, six moderate-income census tracts, 41 middle-income census tracts, and nine upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates eight banking offices in this assessment area, which represents 4.0% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 3.5% of the total deposits of the bank, and an 8.7% market share in the area. Lending in the area comprised 5.0% of the total lending in Indiana, and 2.2% of the total loans for the institution in this assessment area for 2000. Main competitors include 1st Source Bank (\$3.1 billion in assets) with 11 branches, Horizon Bank, National Association (\$529 million in assets), with five branches, and National City Bank of Indiana, with ten branches.

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 201,270, which represents 3.6% of the State of Indiana. The projected population for 1999 is 213,993, which is an increase of 6.3% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$32,095, slightly above the \$30,800 for the non-metropolitan portion of the State of Indiana. Yearly adjusted HUD non-metropolitan Indiana Median Family Income for the year 2000 for this assessment area was \$46,000, an increase of 43.3%.

Based on the 1990 census, of the 56 tracts considered for the analysis, none are low-income and 10.7% are moderate-income.

Families comprise 74.7% of the total households in the assessment area, which 7.9% were families below the poverty level. Of the families residing in the assessment area, 16.5% are low-income families and 18.3% are moderate-income families. The remaining 65.2% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families decreased 10.0%, moderate-income families increased 14.1%, middle-income families increased 12.4% and upper-income families increased 5.0%, when compared to the 1990 census. This trend reflects the strength of the local economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 80,456 housing units, which 84.8% are one-to-four family units, 6.6% were five or more family units, 8.5% were mobile homes, and 1.1% were other units, including boarded-up units.

Of the housing units in the assessment area, 75.0% were owner-occupied. The level of owner-occupied units in the assessment area is slightly higher than the State of Indiana. The median age of the housing stock was 37 years, which is older than the median age of the housing stock (21 years) for the state.

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

The assessment area consists of Parke, Sullivan, Bartholomew, Brown, Decatur, Fayette, Franklin, Jennings, Lawrence, Orange, Ripley, Rush, and Benton Counties and the following block numbering areas (BNAs):

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

Within the assessment area, there are no low-income census tracts, seven moderate-income census tracts, 82 middle-income census tracts, and twelve upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 13 banking offices in this assessment area, which represents 6.5% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 6.7% of the total deposits of the bank and 7.3% of area deposits. Almost 20% of the lending in Indiana and 9.0% of the total loans for the institution occurred in this assessment area for 2000. The bank competes with 57 other FDIC-insured institutions in this assessment area, most notably, Irwin Union Bank and Trust Company (\$2.2 billion in assets).

PERFORMANCE CONTEXT

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

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 399,828, which represents 7.2% of the State of Indiana. The projected population for 1999 is 439,224, which is an increase of 9.9% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$31,181, slightly higher than \$30,800 for the non-metropolitan portion of the State of Indiana. Yearly adjusted HUD non-metropolitan Indiana Median Family Income for the year 2000 for this assessment area was \$46,000, an increase of 49.4%. Based on the 1990 census, of the 101 tracts considered for the analysis, none are low-income and 6.9% are moderate-income.

Families comprise 75.9% of the total households in the assessment area, which 7.8% were families below the poverty level. Of the families residing in the assessment area, 17.3% are low-income families and 19.7% are moderate-income families. The remaining 63.0% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families decreased 2.1%, moderate-income families increased 10.7%, middle-income families increased 21.4% and upper-income families

increased 5.2%, when compared to the 1990 census. This trend reflects the strength of the local economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 162,649 housing units, which 81.0% are one-to-four family units, 5.6% were five or more family units, 12.7% were mobile homes, and 1.2% were other units, including boarded-up units. Of the housing units in the assessment area, 76.8% were owner-occupied. The level of owner-occupied units in the assessment area is slightly higher than the State of Indiana. The median age of the housing stock was 30 years, which is older than the median age of the housing stock (21 years) for the state.

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

The assessment area consists of Dubois, Gibson, Knox, Perry, Pike, and Spencer Counties in the southern portion of the State of Indiana. Within the assessment area, there are no low-income census tracts, two moderate-income census tracts, 28 middle-income census tracts, and six upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 16 banking offices in this assessment area, which represents 8.0% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 6.7% of the total deposits of the bank and 18.0% of the area. Loans in this area represented 14.7% of the loans originated in Indiana and 9.8% of the total loans of the institution in 2000. Old National Bank is the main competitor in this area with 21 branches.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 159,519, which represents 2.9% of the State of Indiana. The projected population for 1999 is 165,241, which is an increase of 3.6% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$31,604, slightly higher than \$30,800 for the non-metropolitan portion of the State of Indiana. Yearly adjusted HUD non-metropolitan Indiana Median Family Income for the year 2000 for this assessment area was \$46,000, an increase of 49.4%. Based on the 1990 census, of the 36 tracts considered for the analysis, none are low-income and 5.6% are moderate-income.

Families comprise 73.6% of the total households in the assessment area, which 8.2% were families below the poverty level. Of the families residing in the assessment area, 17.3% are low-income families and 18.4% are moderate-income families. The remaining 64.3% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families decreased 16.3%, moderate-income families increased 7.9%, middle-income families increased 19.9% and upper-income families decreased 2.0%, when compared to the 1990 census. This trend reflects the strength of the local economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 64,675 housing units, which 82.0% are one-to-four family units, 5.8% were five or more family units, 11.7% were mobile homes, and 1.2% were other units, including boarded-up units. Of the housing units in the assessment area, 77.5% were owner-occupied. The level of owner-occupied units in the assessment area is slightly higher than the State of Indiana. The median age of the housing stock was 30 years, which is older than the median age of the housing stock (21 years) for the state.

SUMMARY OF CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS FOR ALL AREAS IN INDIANA REVIEWED USING LIMITED EXAMINATION PROCEDURES

Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report. Conclusions regarding performance, which did not impact the overall or state rating can be summarized as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington MSA 1020	Exceeds	Consistent	Exceeds
Cincinnati MSA 1640	Consistent	Consistent	Consistent
Elkhart MSA 2330	Consistent	Consistent	Consistent
Lafayette MSA 3920	Consistent	Consistent	Consistent
South Bend MSA 7800	Exceeds	Below	Consistent
Terre Haute MSA 8320	Consistent	Consistent	Consistent
Northern IN Non-MSA	Consistent	Below	Exceeds
Central IN Non-MSA	Consistent	Exceeds	Consistent
Southern IN Non-MSA	Consistent	Consistent	Consistent

STATE OF MICHIGAN

CRA RATING FOR MICHIGAN: Needs to Improve

The lending test is rated: Low Satisfactory

The investment test is rated: Needs to Improve

The service test is rated: Low Satisfactory

The lending and service performance for the State of Michigan is consistent with the rating for the lending and service performance for the institution, but the rating for the investment performance is below the rating for the institution in the investment test. The above ratings are based on the following:

Adequate responsiveness to credit needs

Adequate geographic distribution of home mortgage and small business loans

Adequate lending penetration among geographies in the assessment area

Adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenue sizes

Adequate level of community development loans

Poor level of qualified investments

Adequate level of branch distribution and community development services

SCOPE OF EXAMINATION

The scope of the examination for the State of Michigan is consistent with the scope of the examination for the institution. All assessment areas within the state were evaluated for lending, investment, and service performance, as indicated in the tables in Appendix D. However, the Benton Harbor MSA assessment area in the state received a more in-depth review. The other two MSA and one non-metropolitan area in the state received a limited review. Refer to Appendix A for a complete listing of assessment areas receiving an in-depth and limited review.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MICHIGAN

FTB's operations in the State of Michigan are consistent with the overall description of the institution. Deposit activity within the State of Michigan represents 17% of the bank's total deposits, and lending activity is 15.5% of the bank's total lending activity. The bank's deposit market share in the state is less than one percent and they do not rank in the top ten in this category.

Below is a snapshot of the bank's assessment areas in the State of Michigan, followed by detailed information of the assessment areas chosen for a full scope review:

- MSA 0870 (Benton Harbor) consisting of Berrien County
- MSA 3000 (Grand Rapids/Holland/Muskegon) consisting Allegan, Kent, Muskegon, and Ottawa County
- MSA 3720 (Kalamazoo/Battle Creek) consisting of a portion of Van Buren County
- Non-metropolitan area consisting of Newaygo County, Oceana County, and a portion of Cass County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MICHIGAN

The discussion of the performance for the institution is not reflective of the performance in the State of Michigan. Operations in the State of Michigan account for 17% of total bank deposits, but lending is second only to lending in the State of Indiana. Community development activity levels were below those recognized in other states and the Evansville MSA.

METROPOLITAN AREAS

(Reviewed using the full examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BENTON HARBOR MSA, MICHIGAN

The assessment area consists of Berrien County in the Benton Harbor MSA 0870. Within the assessment area, there are eight low-income census tracts, four moderate-income census tracts, 30 middle-income census tracts, and 11 upper-income census tracts. The assessment area includes the City of Benton Harbor and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 13 banking offices in this assessment area, which represents 4.5% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 5.6% of the total deposits of the bank, but 19.7% of the deposits for all FDIC-insured institutions as of June 30, 2000. Lending in the Benton Harbor MSA assessment area represents 27% of total bank lending in the State of Michigan and 3.6% of the total loans of the institution in 2000. Major competitors are Shoreline Bank (\$1.1 billion in assets), with 19 branches and Old Kent Bank, (\$23.5 billion in assets) with seven branches.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the Benton Harbor assessment area, as of the 1990 census, was 161,378, which is 1.7% of the State of Michigan. The projected population for 1999 is 159,603, which is a decrease of 0.9% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$32,219, significantly lower than \$36,652 for the State of Michigan. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$50,400, an increase of 56.4%. Based on the 1990 census, of the 53 tracts considered for the analysis, 13.2% are low-income and 7.5% are moderate-income.

Families comprise 72.3% of the total households in the assessment area, which 11.6% were families below the poverty level. Of the families residing in the assessment area, 21.0% are low-income families and 16.7% are moderate-income families. The remaining 62.3% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 14.8%, and moderate-income families increased 6.7%, when compared to the 1990 census. This trend reflects the strength of in the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 69,532 housing units, which 84.4% are one-to-four family units, 10.1% were five or more family units, 5.6% were mobile homes, and 1.1% were other units, including boarded-up units. Of the housing units in the assessment area, 69.2% were owner-occupied. The level of owner-occupied units in the Benton Harbor assessment area is comparable to other areas within the State of Michigan. The median age of the housing stock was 45 years, which is significantly older than the median age of the housing stock (21 years) for the state.

Labor, Employment and Economic Characteristics

According to the Michigan Department of Career Development (Office of Labor Market Information), manufacturing accounts for one-third of regional jobs, well above the state at 26%. This primarily

reflects the concentration of industrial jobs in the Benton Harbor MSA (67.5% of the region's manufacturing jobs). Key manufacturing employers in this MSA include the industrial machinery, electric equipment (except computers), primary and fabricated metals, printing and publishing and plastics products industry. These and other manufacturing industries supplied over 28,000 jobs to this MSA and the surrounding area in 1999. The service sector employment share, locally at 25%, is smaller than statewide, at 32%. A rise in the share of jobs is expected. Business and health services provide the most area jobs in the service sector.

The area's unemployment rate has consistently been higher than the state's average rate. The rate has been declining since 1995 and has been reaching record lows for the area. The unemployment rate for the Benton Harbor MSA was 3.8% in December 2000, an increase over the November 2000 rate of 3.6%. The December rate is slightly above the 3.4% seasonally adjusted rate for the State of Michigan, but below the U.S. rate of 4.0% for December 2000. The data indicates a recovering economy.

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

Assessment Area Demographics								
Benton Harbor MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	15.1	3,746	8.4	1,928	51.5	9,334	21.0
Moderate-income	4	7.5	2,646	6.0	698	26.4	7,403	16.7
Middle-income	30	56.6	29,267	75.9	2,264	7.7	10,456	23.6
Upper-income	11	20.8	8,733	19.7	251	2.9	17,199	38.7
Total Assessment Area	53	100.0	44,392	100.0	5,141	11.6	44,392	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,989	2,018	4.8	33.7	3,730	62.3	543	9.1
Moderate-income	4,500	2,015	4.7	44.8	2,329	51.8	315	7.0
Middle-income	47,364	29,064	68.5	61.4	11,863	25.0	7,240	15.3
Upper-income	11,679	9,355	22.0	80.1	2,020	17.3	409	3.5
Total Assessment Area	69,532	42,452	100.0	61.1	19,942	28.7	8,507	12.2

	Total Businesses by Tract		Businesses by Tract & Revenue Size			
			Under \$1 million		Over \$1 million	
	#	%	#	%	#	%
Low-income	458	7.1	382	6.7	58	11.4
Moderate-income	656	10.1	585	10.2	51	10.0
Middle-income	4,219	65.1	3,752	65.7	296	58.2
Upper-income	1,146	17.7	997	17.4	104	20.4
Total Assessment Area	6,479	100.0	5,716	100.0	509	100.0
Percentage of Total Businesses:				88.2		8.9

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BENTON HARBOR MSA, MICHIGAN

LENDING TEST

The lending performance for the Benton Harbor MSA assessment area is adequate. The bank demonstrates an adequate response to community credit needs, an adequate geographic distribution of its loans, an adequate distribution of loans to borrowers of different income levels and businesses and farms of different sizes, but originated no community development loans. Analysis was primarily based on year 2000 data, but trends and comparisons with aggregate lenders and competitors were considered, where possible, for available 1999 data.

Lending Activity

FTB's lending activity reflects an adequate responsiveness to credit needs in its assessment area. Although the bank has reinvested an adequate percentage of deposits from the assessment area into home mortgage, small business, small farm, and consumer loans in its assessment area, as indicated by Tables 31 through 31c, the percentage of loans to low- or moderate-income borrowers and in low- or moderate-income geographies is generally below demographic characteristics and aggregate lenders.

Geographic Distribution

FTB has an adequate geographic distribution of loans within this assessment area. The bank's percentage of lending for home mortgage, consumer, small business, and small farms is inconsistent when comparing it to demographic characteristics for the low- and moderate-income geographies within the assessment area. When the bank's percentage equals or exceeds demographic characteristics and/or aggregate in either low- or moderate-income geographies for a product, the percentage in the other income level geography is usually well below demographics and aggregate. FTB originated loans in all geographies within the assessment area.

In the fourth quarter of 1999 the bank originated no home purchase loans in low-or moderate-income geographies, although 9.5% of OOU's exist in these geographies and aggregate lenders originated 6.2% of their loans in low- and moderate-income geographies. In 2000, the bank did not originate any loans in low-income geographies, but the percentage of loans originated in moderate-income geographies was comparable to demographic characteristics. FTB has an adequate geographic distribution of home purchase loans within this assessment area. Refer to Tables 32 through 32b for additional information.

In the fourth quarter of 1999 the bank's percentage of home improvement loans in low-income geographies was almost three times the percentage of OOU's in the assessment area, the percentage originated by aggregate lenders. In moderate-income geographies, however, the bank originated no home improvement loans. In 2000, the percentage of lending decreased by 44%, but still remained above demographic characteristics. In moderate-income geographies the percentage of lending

increased to 50% of demographic characteristics. FTB has a good geographic distribution of home improvement loans within this assessment area. Refer to Tables 33 through 33b for additional information.

In the fourth quarter of 1999 the bank did not originate any loans in low-income geographies, but the percentage of home refinance loans in moderate-income geographies was 164% of demographic characteristics and exceeded aggregate lenders. In 2000, the percentage of lending in low-income geographies increased to a percentage comparable to demographic characteristics of the geographies. The lending percentage in moderate-income geographies decreased 35%, but still remained at a level above demographics. FTB has a good geographic distribution of home refinance loans within this assessment area. Refer to Tables 34 through 34b for additional information.

The bank originated one multi-family mortgage loan in 2000, but none in the fourth quarter of 1999. The loan was originated in a middle-income geography. Aggregate lenders in the assessment area originated only eleven multi-family mortgage loans in 1999. FTB has an adequate geographic distribution of multi-family loans within this assessment area. Refer to Tables 35 through 35b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans exceeded the percentage of demographic characteristics and aggregate in low-income geographies, and was well below demographic characteristics and the percentage of loans by aggregate lenders in moderate-income geographies. In 2000, lending in low- and moderate-income geographies increased slightly and, therefore, the percentage remained above demographic characteristics in the low-income geographies, but, even with the increase, the percentage of lending in moderate-income geographies remained below demographic characteristics. FTB has a good distribution of small business loans within this assessment area. Refer to Tables 36 through 36b for additional information.

The bank originated 15 loans to small farms in 2000, but none in the fourth quarter of 1999. Aggregate lenders originated 64 loans in the assessment area in 1999. In 2000, the bank did not originate any loans in moderate-income geographies, but the percentage of loans in low-income geographies far exceeded the demographic characteristics. Farms are not prevalent in this MSA. FTB has a good geographic distribution of loans to small farms within this assessment area. Refer to Tables 37 through 37b for additional information.

In the fourth quarter of 1999 and 2000 the bank's percentage of consumer loans in low-income geographies was less than one-eighth of the percentage of households in low-income geographies, and the percentage of consumer loans in moderate-income geographies was one-fourth of the percentage of households in moderate-income geographies. This reflects a poor distribution of consumer loans within this assessment area. Refer to Tables 43 through 43a for additional information.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage, small business, small farm, and consumer loans is generally below demographic characteristics for the low-income individuals and businesses and farms with revenues of \$1 million or less, but above the demographic characteristics for moderate-income individuals. When analyzing the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the Benton Harbor MSA assessment area, 11.6% of the families are below poverty level. While poverty level is based upon the income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999, the bank's percentage of home purchase loans to low-income borrowers was approximately one-half of the percentage of low-income families in the assessment area, but comparable to aggregate lenders. The percentage of lending to moderate-income borrowers was twice the percentage of the demographic characteristics and 150% of the percentage of loans by aggregate lenders to moderate-income borrowers. Considering the percentage of families below the

poverty level, the bank's lending to low-income borrowers is comparable to demographic characteristics. In 2000, the percentage of lending to low-income borrowers remained the same, and lending decreased 40% to moderate-income borrowers, but remained above demographic characteristics. FTB has a good distribution of home purchase loans among borrowers of different income levels. Refer to Tables 38 through 38b for additional information.

In the fourth quarter of 1999, the bank only originated eight home improvement loans in the fourth quarter. The bank's percentage of home improvement loans to low-income borrowers was below the percentage of low-income families in the assessment area, but comparable to the percentage of lending by aggregate lenders. Lending to moderate-income borrowers was also slightly below demographic characteristics and aggregate lenders. In 2000, the bank originated 43 home improvement loans, and the percentage of loans to low-income borrowers was comparable to demographic characteristics and the percentage of lending to moderate-income borrowers increased to a percentage that was almost twice the demographic characteristics. FTB has a good distribution of home improvement loans to borrowers of different income levels. Refer to Tables 39 through 39b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans to low-income borrowers was one-third of the percentage of low-income families in the assessment area and one half of the percentage of loans by aggregate lenders. Even considering the percentage of families below the poverty level, the bank's lending to low-income individuals is still well below demographic characteristics. Lending to moderate-income borrowers exceeded demographic characteristics and aggregate. In 2000, the percentage of lending to low-income borrowers increased slightly, and considering the families below poverty level, the percentage of lending was more comparable to demographic characteristics. Lending to moderate-income borrowers decreased, but remained at a level that exceeded demographic characteristics. FTB has a good distribution of home refinance loans to borrowers of different income levels. Refer to Tables 40 through 40b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was only 65% of the percentage of businesses with revenues of \$1 million or less in the assessment area, but comparable to aggregate lenders. In 2000, lending to small businesses increased to a level that was comparable to the percentage of small businesses in the assessment area. The majority of loans to small businesses are originated in amounts of \$100,000 or less. FTB has an adequate distribution of loans to small businesses. Refer to Tables 41 through 41b for additional information.

The bank originated 15 small farm loans to farms with revenues of \$1 million or less in 2000 and none in the fourth quarter of 1999. 93% of the loans were to farms with revenues of \$1 million or less in the assessment area. All the loans, but two, were in an amount of \$100,000 or less. FTB has an excellent distribution of loans to farms with revenues of \$1 million or less. Refer to Table 42 through 42b for additional information.

In the fourth quarter of 1999, the bank's percentage of consumer loans to low- and moderate-income borrowers was a very low percentage of low-income households in the assessment area. In 2000, lending to low-income borrowers increased to about one-third of demographic characteristics and lending to moderate-income borrowers increased to a level that exceeded demographic characteristics. FTB has an adequate distribution of loans to borrowers of different income levels. Refer to Tables 43 through 43b for additional information.

Community Development Lending

In the period reviewed, FTB originated no qualifying community development loans, as indicated in Tables 31 and 31a. FTB demonstrates a poor level of community development lending in this assessment area.

INVESTMENT TEST

The investment performance of FTB is considered needs to improve. The bank has a poor level of investments that qualify as community development in the Benton Harbor MSA assessment area. Table 44 indicates that the bank funded \$87,000 in investments during the period reviewed. The bank can obtain credit for community development investments through three methods: Fifth Third Foundation Office, Fifth Third CDC, and its own local contributions and grants. The amount of investments above was from local contributions and the Foundation.

SERVICE TEST

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

Retail Services

FTB's banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. The bank has no branches in low-income geographies in the assessment area, where 9.7% of the population reside. Low-income geographies comprise 15% of the geographies in the assessment area. The percentage of branches in moderate-income geographies is three times the percentage of the population living within the moderate-income geographies and more than two times the percentage of moderate-income geographies in the assessment area. Even though some of the branches located in middle- and upper-income geographies are in reasonable proximity to the low- and moderate-income geographies, the percentage of branches in the low-income geographies is still low. Refer to Table 45 for additional information.

FTB neither opened nor closed any branches in this assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.
- Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month.
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period.

- No charge for Jeanie Telephone Banking
- No charge for Jeanie Telephone Bill Payment

Community Development Services

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

The bank conducts HomeBuyer Training Courses to educate borrowers on the home buying process and the importance of maintaining good credit. The bank also provides its expertise to assist with similar courses offered by local non-profit organizations.

The bank provides technical expertise to small businesses on developing business and financing plans. The bank provides its lending expertise to non-profit organizations by participating on loan committees that evaluate applications from for-profit and non-profit developers for funding.

FTB provides assistance to non-profit organizations to obtain and expand their capacity and financial resources. The bank provides workshops on the process for obtaining grants from the Fifth Third Foundation. The bank also assists these organizations in developing a financing plan, establishing working capital lines, and strategies for mezzanine financing.

The bank's employees and officers contribute their expertise to numerous organizations and Boards throughout the assessment area.

METROPOLITAN AREAS

(Reviewed using limited examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GRAND RAPIDS-HOLLAND-MUSKEGON MSA, MICHIGAN

The assessment area consists of four counties in the Grand Rapids MSA 2960. The Grand Rapids MSA assessment area includes Allegan, Kent, Muskegon, and Ottawa Counties. Within the assessment area, there are 20 low-income census tracts, 33 moderate-income census tracts, 123 middle-income census tracts, and 35 upper-income census tracts. The assessment area includes the City of Grand Rapids and surrounding communities.

INSTITUTION'S OPERATIONS

FTB operates 24 banking offices in this assessment area, which represents 11.9% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 10.1% of the total deposits of the bank and 5.2% of the deposits for all FDIC-insured institutions as of June 30, 2000. In 2000, lending in this area accounted for 65.5% of the bank's lending in the State of Michigan and 10.3% of the total lending of the institution. Old Kent Bank commands 39% of the market share of deposits with Huntington National Bank (\$28.4 billion in assets) and Bank One, Michigan (\$21.3 billion in assets) combining for another 19% of the deposit market share. The three aforementioned competitors have a combined 155 branches in the assessment area.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the Grand Rapids assessment area, as of the 1990 census, was 937,891, which is 10.1% of the State of Michigan. The projected population for 1999 is 1,049,335, which is an increase of 11.9% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$36,722, comparable to \$36,652 for the State of Michigan. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$56,400, an increase of 53.6%. Based on the 1990 census, of the 211 tracts considered for the analysis, 8.5% are low-income and 15.6% are moderate-income. Families comprise 73.9% of the total households in the assessment area, which 9.5% were families below the poverty level. Of the families residing in the assessment area, 17.7% are low-income families and 18.3% are moderate-income families. The remaining 64.0% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 8.1% and moderate-income families increased 21.1%, when compared to the 1990 census. This trend reflects the strength of in the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 357,679 housing units, which 80.6% are one-to-four family units, 12.7% were five or more family units, 6.8% were mobile homes, and 0.7% were other units, including boarded-up units. Of the housing units in the assessment area, 73.4% were owner-occupied. The level of owner-occupied units in the Grand Rapids assessment area is slightly higher than other areas within the State of Michigan. The median age of the housing stock was 30 years, which is significantly older than the median age of the housing stock (21 years) for the state.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KALAMAZOO-BATTLE CREEK MSA, MICHIGAN

The assessment area consists of a portion of Van Buren County in the Kalamazoo MSA 3720. Within the assessment area, there is one low-income census tract, seven moderate-income census tracts, two middle-income census tracts, and no upper-income census tracts. The assessment area borders on Lake Michigan and is southeast of the Benton Harbor MSA.

INSTITUTION'S OPERATIONS

FTB operates one banking office in this assessment area, which represents less than one percent of the bank's total banking offices. The branch is located in a moderate-income geography. According to the FDIC, the bank's deposits in this assessment area represent less than one percent of the total deposits of the bank and less than one percent of the deposits for all FDIC-insured institutions as of June 30, 2000. Lending in this area accounted for 2.4% of the bank's loans in the state and less than one percent of the total loans of the institution. Competition is provided by 30 other FDIC-insured institutions.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the Kalamazoo assessment area, as of the 1990 census, was 36,350, which is 0.4% of the State of Michigan. The projected population for 1999 is 38,989, which is an increase of 7.3% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$25,718, significantly lower than the MSA median family income of \$37,402 and the \$36,652 of the State of Michigan. Yearly adjusted HUD MSA Median Family Income for the year 2000 for this assessment area was \$50,300, an increase of 48.9%. Based on the 1990 census, of the 10 tracts considered for the analysis, 10% are low-income and 70% are moderate-income.

Families comprise 74.1% of the total households in the assessment area, which 16.1% were families below the poverty level. Of the families residing in the assessment area, 32.4% are low-income families and 22.4% are moderate-income families. The remaining 45.2% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families declined 4.2% and moderate-income families increased 16.9%, when compared to the 1990 census. This trend reflects the strength of the economy and the improvement in wages since 1990.

Housing Characteristics

As of 1990, there were 17,699 housing units, which 75.8% are one-to-four family units, 8.5% were five or more family units, 16.1% were mobile homes, and 1.7% were other units, including boarded-up units. Of the housing units in the assessment area, 73.3% were owner-occupied. The level of owner-occupied units in the Kalamazoo assessment area is higher than other areas within the State of Michigan. The median age of the housing stock was 47 years, which is significantly older than the median age of the housing stock (21 years) for the state.

NON-METROPOLITAN AREAS

(Reviewed using the limited examination procedures)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-METROPOLITAN MICHIGAN

The assessment area consists of Newaygo and Oceana Counties and the following BNAs in Cass County: 3.00, 4.00, 5.00, 6.00, 7.00, 12.00, 13.00, 14.00, 15.00, 16.00. Within the assessment area, there are no low-income census tracts, three moderate-income census tracts, twenty middle-income census tracts, and four upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates two banking offices in this assessment area, which represents less than one percent of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 1.1% of the total deposits of the bank and 10.5% of the deposits for all FDIC-insured institutions as of June 30, 2000. In 2000, lending in this area accounted for 5.2% of the bank's total lending in the state and 1.2% of the total lending of the institution. Huntington National Bank and Old Kent Bank are the main competition in this assessment area.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 94,906, which represents 5.9% of the State of Michigan. The projected population for 1999 is 106,221, which is an increase of 11.9% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$28,292, slightly higher than \$27,893 for the non-metropolitan portion of the State of Michigan. Yearly adjusted HUD non-metropolitan Michigan Median Family Income for the year 2000 for this assessment area was \$41,500, an increase of 46.7%. Based on the 1990 census, of the 27 tracts considered for the analysis, none are low-income and 11.1% are moderate-income.

Families comprise 76.7% of the total households in the assessment area, which 11.7% were families below the poverty level. Of the families residing in the assessment area, 20.2% are low-income families and 17.9% are moderate-income families. The remaining 61.1% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families increased 4.6% and moderate-income families increased 20.8%, with middle-income families increasing 30.9% and upper-income families decreasing 1.7%, when compared to the 1990 census. This trend reflects a weaker economy and salaries not keeping pace with overall estimated state MFI in the non-metropolitan areas.

Housing Characteristics

As of 1990, there were 48,038 housing units, which 78.0% are one-to-four family units, 3.5% were five or more family units, 18.3% were mobile homes, and 1.1% were other units, including boarded-up units. Of the housing units in the assessment area, 80.1% were owner-occupied. The level of owner-occupied units in this assessment area is higher than the overall level in non-metropolitan areas within the State of Michigan. The median age of the housing stock was 27 years, which is older than the median age of the housing stock (21 years) for the state.

**SUMMARY OF CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS FOR
ALL AREAS IN MICHIGAN REVIEWED USING LIMITED EXAMINATION
PROCEDURES**

Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report. Conclusions regarding performance, which did not impact the overall or state rating can be summarized as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Grand Rapids/ Holland/ Muskegon MSA 3000	Consistent	Consistent	Consistent
Kalamazoo/Battle Creek MSA 3720	Consistent	Consistent	Consistent
Michigan non-metropolitan	Consistent	Exceeds	Consistent

STATE OF ILLINOIS

CRA RATING FOR ILLINOIS: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Needs to Improve

The service test is rated: Low Satisfactory

Only the service performance for the State of Illinois is consistent with the rating for the service performance for the institution. The rating for lending performance exceeds the rating for the institution in that test. The rating for the investment performance is below the rating for the institution in the investment test. The above ratings are based on the following:

Good responsiveness to credit needs

Adequate geographic distribution of home mortgage and small business loans

Good lending penetration among geographies in the assessment area

Good distribution of loans to borrowers of different incomes and businesses and farms of different revenue sizes

Good level of community development loans

Poor level of qualified investments

Good level of branch distribution

SCOPE OF EXAMINATION

The scope of the examination for the State of Illinois is consistent with the scope of the examination for the institution. Only the non-metropolitan assessment area within the state was evaluated for lending, investment, and service performance, as indicated in the tables in Appendix D. The bank did open a branch in Rolling Meadows, Illinois (Chicago PMSA 1600) in December 2000, but it had no material bank activity to review. Therefore, this assessment area is the only one reviewed in the state. Refer to Appendix A for a complete listing of assessment areas receiving an in-depth and limited review.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

FTB's operations in the State of Illinois are consistent with the overall description of the institution. Below is a snapshot of the bank's assessment area in the State of Illinois:

Non-metropolitan area consisting of all of Effingham, Fayette, Edwards, Saline, Wabash, White, Williamson, Jefferson, and Perry Counties. The counties are not contiguous, but are in proximity to one another. They are primarily rural and have similar economic and demographic characteristics and are being evaluated as one assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

The discussion of the performance for the institution is not reflective of the performance in the State of Illinois. Operations in the State of Illinois account for 6.6% of total bank deposits, but 12.3% of the market area deposits. Lending activity compared to operations in other states is low, but lending here accounted for 7.9% of the institution's total lending. The bank reported no community development services, one community development investment, and one community development loan. Geographic and distribution of loans to borrowers of different income levels were adequate. Hours and services are consistent throughout the assessment area, while delivery systems are reasonably accessible to all portions of the assessment area.

NON-METROPOLITAN AREA

(Reviewed using the examination procedures)

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

The assessment area consists of Effingham, Fayette, Edwards, Saline, Wabash, White, Williamson, Jefferson and Perry Counties in the State of Illinois. Within the assessment area, there is one low-income census tract, 12 moderate-income census tracts, 51 middle-income census tracts, and three upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 11 banking offices in this assessment area, which represents 5.5% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 6.6% of the total deposits of the bank and 12.3% of the deposits in the assessment area. The bank ranked first in market share in this assessment area among FDIC-insured institutions, with Old National Bank its primary competitor.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 232,386, which represents 2.0% of the State of Illinois. The projected population for 1999 is 238,193, which is an increase of 2.5% from 1990.

Income Characteristics

The 1990 median family income for the assessment area was \$28,499, slightly lower than \$29,693 for the non-metropolitan portion of the State of Illinois. Yearly adjusted HUD non-metropolitan Illinois Median Family Income for the year 2000 for this assessment area was \$43,600, an increase of 54.1%.

Based on the 1990 census, of the 67 tracts considered for the analysis, 1.5% are low-income and 17.9% are moderate-income.

Families comprise 71.6% of the total households in the assessment area, which 12.2% were families below the poverty level. Of the families residing in the assessment area, 22.7% are low-income families and 18.4% are moderate-income families. The remaining 58.9% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families decreased 18.3% and moderate-income families increased 3.6%, with middle-income families increasing 13.9% and upper-income families decreasing 5.5%, when compared to the 1990 census. This trend reflects a strengthening economy, but few high-paying job opportunities.

Housing Characteristics

As of 1990, there were 100,212 housing units, which 81.4% are one-to-four family units, 4.7% were five or more family units, 13.0% were mobile homes, and 0.9% were other units, including boarded-up units. Of the housing units in the assessment area, 68.3% were owner-occupied. The level of owner-occupied units in this assessment area is slightly higher than the overall level in non-metropolitan areas within the State of Illinois. The median age of the housing stock was 30 years, which is younger than the median age of the housing stock (38 years) for the state.

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

Assessment Area Demographics

Non-metropolitan Assessment Area – Illinois

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.5	479	0.8	240	50.1	14,778	22.7
Moderate-income	12	17.9	10,358	15.9	2,145	20.7	12,008	18.4
Middle-income	51	76.1	51,352	78.8	5,465	10.6	14,962	23.0
Upper-income	3	4.5	2,942	4.5	67	2.3	23,383	35.9
Total Assessment Area	67	100.0	65,131	100.0	7,917	12.2	65,131	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,198	351	0.5	29.3	718	59.9	231	19.3
Moderate-income	17,771	10,616	15.5	59.7	5,791	32.6	2,090	11.8
Middle-income	77,137	54,337	79.4	70.4	17,613	22.8	6,774	8.8
Upper-income	4,106	3,154	4.6	76.8	826	20.1	169	4.1
Total Assessment Area	100,212	68,458	100.0	68.3	24,948	24.9	9,264	9.2
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
	Under \$1 million		Over \$1 million		Under \$1 million		Over \$1 million	
	#	%	#	%	#	%	#	%
Low-income	545	5.7	472	5.5	53	7.7		
Moderate-income	1,643	17.2	1,467	17.3	109	15.9		
Middle-income	6,871	71.8	6,082	71.8	484	70.8		
Upper-income	507	5.3	454	5.4	38	5.6		
Total Assessment Area	9,566	100.0	8,475	100.0	684	100.0	7.2	
Percentage of Total Businesses:						88.6		7.2

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN ASSESSMENT AREA IN ILLINOIS

LENDING TEST

The lending performance for the non-metropolitan assessment area is good. The bank demonstrates a good response to community credit needs, an adequate geographic distribution of its loans, a good distribution of loans to borrowers of different income levels and businesses and farms of different sizes, and a good level of community development lending. Analysis was primarily based on year 2000 data, but trends and comparisons with aggregate lenders and competitors were considered, where possible, for available 1999 data.

Lending Activity

FTB's lending activity reflects a good responsiveness to credit needs in its assessment area. The bank has reinvested a good percentage of deposits from the assessment area into home mortgage, small business, small farm, and consumer loans in its assessment area, as indicated by Tables 46 through 46c. The percentage of loans to low- or moderate-income borrowers and in low- or moderate-income geographies is generally comparable to demographic characteristics and aggregate lenders. Community development lending is good for this area.

Geographic Distribution

FTB has an adequate geographic distribution of loans within this assessment area. The bank's percentage of lending for home mortgage, consumer, small business, and small farms is inconsistent, when comparing it to demographic characteristics for the low- and moderate-income geographies within the assessment area. When the bank's percentage equals or exceeds demographic characteristics and/or aggregate in either low- or moderate-income geographies for a product, the percentage in the other income level geography is usually below demographics and aggregate. FTB originated loans in all geographies within the assessment area.

In the fourth quarter of 1999, the bank originated no home purchase loans in low-income geographies, but only 0.5% of OOU's exist in these geographies and aggregate lenders originated just 1.3% of their loans there. Lending in moderate-income geographies was one-half of demographic characteristics and below aggregate. In 2000, the percentage of loans in low-income geographies exceeded demographic characteristics, but the percentage of loans originated in moderate-income geographies was one-half of demographic characteristics. FTB has an adequate geographic distribution of home purchase loans within this assessment area. Refer to Tables 47 through 47b for additional information.

In the fourth quarter of 1999, the bank originated only nine home improvement loans; three in moderate-income geographies and six in middle-income geographies. The percentage of lending by aggregate lenders in low-income geographies was 3.3%. In moderate-income geographies, however, the bank exceeded both demographic characteristics and aggregate lenders. In 2000, the percentage of lending increased in low-income geographies to a level that was comparable to demographic characteristics. In moderate-income geographies, the percentage of lending decreased 23.1% and dropped below demographic characteristics. FTB has an adequate geographic distribution of home improvement loans within this assessment area. Refer to Tables 48 through 48b for additional information.

In the fourth quarter of 1999, the percentage of home refinance loans in low-income geographies exceeded both demographic characteristics and aggregate lenders. Only 0.5% of OOU's are found in low-income geographies. The percentage of lending in moderate-income geographies was one-half of demographic characteristics and was below aggregate lenders. In 2000, the percentage of lending in low-income geographies decreased slightly, but remained above demographic characteristics. The lending percentage in moderate-income geographies increased slightly, but still remained at a level below demographics. FTB has an adequate geographic distribution of home refinance loans within this assessment area. Refer to Tables 49 through 49b for additional information.

The bank originated one multi-family mortgage loan in a middle-income geography during the period under review. Aggregate lenders originated six multi-family mortgages in the fourth quarter of 1999; one in a moderate-income geography. FTB has an adequate geographic distribution of multi-family loans within this assessment area. Refer to Tables 50 through 50b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans was one-fifth of the percentage of the demographic characteristics and one-fourth of aggregate lending in low-income geographies, and was one-third of the demographic characteristics and one-half the percentage of loans by aggregate lenders in moderate-income geographies. In 2000, the percentage of lending in low-income geographies increased slightly, but decreased in moderate-income geographies. Both percentages remained below demographic characteristics. FTB has an adequate distribution of small business loans within this assessment area. Refer to Tables 51 through 51b for additional information.

In the fourth quarter of 1999, the bank originated seven loans to small farms; none in low- or moderate-income geographies. Aggregate lenders originated 25 loans in low- and moderate-income geographies in 1999, which represented 4% of their total loans to small farms. In 2000, the bank did not originate any loans in low-income geographies, but the percentage of loans in moderate-income geographies increased to one-half the demographic characteristics. FTB has an adequate

geographic distribution of loans to small farms within this assessment area. Refer to Tables 52 through 52b for additional information.

In the fourth quarter of 1999 and 2000, the bank's percentage of consumer loans in low-income geographies exceeded the percentage of households in low-income geographies, and the percentage of consumer loans in moderate-income geographies was slightly below the percentage of households in moderate-income geographies. This reflects a good distribution of consumer loans within this assessment area. Refer to Tables 58 through 58a for additional information.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

FTB has a good distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage is inconsistent, when comparing it to demographic characteristics for the low- and moderate-income borrowers within the assessment area, and is generally below demographic characteristics and aggregate for one level of borrowers or the other. When analyzing the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the non-metropolitan assessment area, 12.2% of the families are below poverty level. While poverty level is based upon the income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999, the bank's percentage of home purchase loans to low-income borrowers was approximately one-third of the percentage of low-income families in the assessment area, and below aggregate lenders. The percentage of lending to moderate-income borrowers was twice the percentage of the demographic characteristics, and 150% of the percentage of loans by aggregate lenders to moderate-income borrowers. Considering the percentage of families below the poverty level, the bank's lending to low-income borrowers is still slightly below demographic characteristics. In 2000, the percentage of lending to low-income borrowers increased slightly, and was comparable to the demographic characteristics, when taking families below the poverty level under consideration. FTB has a good distribution of home purchase loans among borrowers of different income levels. Refer to Tables 53 through 53b for additional information.

In the fourth quarter of 1999, the bank only originated nine home improvement loans in the fourth quarter. The bank's percentage of home improvement loans to low-income borrowers was below the percentage of low-income families in the assessment area, but comparable to the percentage of lending by aggregate lenders. Lending to moderate-income borrowers was also well below demographic characteristics and aggregate lenders. In 2000, the percentage of loans to low-income borrowers increased to one-half of the demographic characteristics, and the percentage of lending to moderate-income borrowers increased to a percentage that exceeded the demographic characteristics. FTB has an adequate distribution of home improvement loans to borrowers of different income levels. Refer to Tables 54 through 54b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans to low-income borrowers was one-half of the percentage of low-income families in the assessment area, but exceeded the percentage of loans by aggregate lenders. Considering the percentage of families below the poverty level, the bank's lending to low-income individuals is comparable to demographic characteristics. Lending to moderate-income borrowers exceeded demographic characteristics and aggregate. In 2000, the percentage of lending to low-income borrowers decreased 50%, and even considering the families below poverty level the percentage of lending was low, as compared to demographic characteristics. Lending to moderate-income borrowers increased slightly and remained at a level that exceeded demographic characteristics. FTB has an adequate distribution of home refinance loans to borrowers of different income levels. Refer to Tables 55 through 55b for additional information.

In the fourth quarter of 1999 and 2000, the bank's percentage of small business loans to businesses with revenues of \$1 million or less exceeded the percentage of businesses, with revenues of \$1 million or less in the assessment area and aggregate lenders. A high percentage of loans to small

businesses are originated in amounts of \$100,000 or less. FTB has an excellent distribution of loans to small businesses. Refer to Tables 56 through 56b for additional information.

The bank originated 68 small farm loans to farms with revenues of \$1 million or less during the review period; 99% were originated to small farms in 2000, and none in the fourth quarter of 1999. All but four loans were in an amount of \$100,000 or less. FTB has an excellent distribution of loans to farms with revenues of \$1 million or less. Refer to Table 57 through 57b for additional information.

In the fourth quarter of 1999, the bank's percentage of consumer loans to low- and moderate-income borrowers was a very low percentage of low-income households in the assessment area. In 2000, lending to low-income borrowers increased to about one-fourth of demographic characteristics, and lending to moderate-income borrowers increased to a level slightly below demographic characteristics.

FTB has a poor distribution of loans to borrowers of different income levels. Refer to Tables 58 through 58b for additional information.

Community Development Lending

In the period reviewed, FTB originated one qualifying community development loan for \$675,000, as indicated in Tables 46 and 46a. FTB demonstrates a good level of community development lending in this assessment area.

INVESTMENT TEST

The investment performance of FTB is considered needs to improve. The bank has a poor level of investments that qualify as community development in this assessment area. Table 59 indicates that the bank funded \$5,000 in investments during the period reviewed. The bank can obtain credit for community development investments through three methods: Fifth Third Foundation Office, Fifth Third CDC, and its own local contributions and grants. The amount of investments above was from the Foundation Office.

SERVICE TEST

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

Retail Services

FTB's banking offices are reasonably accessible to geographies and individuals of different income levels in the assessment area. The bank has two branches in low-income geographies in the assessment area. The branches are located in Mt. Vernon in Jefferson County. Low-income geographies comprise 1.5% of the geographies in the assessment area. The percentage of branches in moderate-income geographies is comparable to the percentage of the population living within the moderate-income geographies and the percentage of moderate-income geographies in the assessment area. Even though the bank's distribution of branches compares favorably to demographic characteristics and geography distribution, distances to the branches can be quite substantial, because of the composition of this assessment area. Refer to Table 60 for additional information.

FTB closed one branch in a middle-income geography in this assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has

a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically rather than by mail. The service is free to checking account customers.
- Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month.
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period.
 - No charge for Jeanie Telephone Banking
 - No charge for Jeanie Telephone Bill Payment

Community Development Services

FTB could identify no community development services that it provides to this assessment area.

The bank's employees and officers do contribute their expertise to local organizations and Boards throughout the assessment area.

STATE OF KENTUCKY

CRA RATING FOR KENTUCKY: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Needs to Improve

The service test is rated: High Satisfactory

Only the lending performance for the State of Kentucky is consistent with the rating for the lending performance for the institution. The rating for service performance exceeds the rating for the institution in that test. The rating for the investment performance is below the rating for the institution in the investment test. The above ratings are based on the following:

Adequate responsiveness to credit needs
Adequate geographic distribution of home mortgage and small business loans
Adequate lending penetration among geographies in the assessment area
Adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenue sizes
Adequate level of community development loans
Poor level of qualified investments
Good level of branch distribution

SCOPE OF EXAMINATION

The scope of the examination for the State of Kentucky is consistent with the scope of the examination for the institution. The non-metropolitan assessment area within the state was evaluated for lending, investment, and service performance, as indicated in the tables in Appendix D, because it is the only assessment area in Kentucky. Refer to Appendix A for a complete listing of assessment areas receiving an in-depth and limited review.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

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

Below is a snapshot of the bank's assessment area in the State of Kentucky:

Non-metropolitan area consisting of Hopkins County, Union County, a portion of Crittenden County, and a portion of Lyon County. The counties are not contiguous, but are in proximity to one another. They are primarily rural and have similar economic and demographic characteristics and are being evaluated as one assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

The discussion of the performance for the institution is not reflective of the performance in the State of Kentucky. Operations in the State of Kentucky account for 3.0% of total bank deposits, and lending activity as a percentage of total institution lending is the lowest of the four states where the bank operates. The bank reported no community development services, no community development investments, and no community development loans. Geographic and distribution of loans to borrowers of different income levels were adequate. Hours and services are consistent throughout the assessment area, while delivery systems are accessible to essentially all portions of the assessment area.

NON-METROPOLITAN AREA

(Reviewed using the examination procedures)

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

The assessment area consists of all of Hopkins and Union Counties, block numbering area 9902.00 in Crittenden County, and block numbering area 9601.00 in Lyon County. Within the assessment area, there are no low-income census tracts, no moderate-income census tracts, nine middle-income census tracts, and nine upper-income census tracts.

INSTITUTION'S OPERATIONS

FTB operates 10 banking offices in this assessment area, which represents 5.0% of the bank's total banking offices. According to the FDIC, the bank's deposits in this assessment area represent 3.0% of the total deposits of the bank and 23.3% of the deposits in this market. The bank is ranked first in deposit market share among FDIC-insured institutions in this assessment area, with Old National Bank as its primary competitor.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of this assessment area, as of the 1990 census, was 72,463, which represents 2.0% of the State of Kentucky. The projected population in 1999 is 74,243, an increase of 2.5%.

Income Characteristics

The 1990 median family income for the assessment area was \$27,776, well above the \$22,542 for the non-metropolitan portion of the State of Kentucky. Yearly adjusted HUD non-metropolitan Kentucky Median Family Income for the year 2000 for this assessment area was \$34,600, an increase of 53.5%.

Based on the 1990 census, of the 18 tracts considered for the analysis, none are low- or moderate-income.

Families comprise 74.7% of the total households in the assessment area, which 13.7% were families below the poverty level. Of the families residing in the assessment area, 17.4% are low-income families and 14.3% are moderate-income families. The remaining 68.3% is middle- and upper-income families. Using 1999 projected figures, the number of low-income families increased 2.2% and moderate-income families increased 20.8%, with middle-income families increasing 30.9% and upper-income families decreasing 1.7%, when compared to the 1990 census. This trend reflects a situation where salaries are not increasing in this area as fast as estimated salary increases by HUD.

Housing Characteristics

As of 1990, there were 30,050 housing units, which 77.2% are one-to-four family units, 5.4% were five or more family units, 17.0% were mobile homes, and one percent were other units, including boarded-up units. Of the housing units in the assessment area, 68.1% were owner-occupied. The level of owner-occupied units in this assessment area is slightly higher than the overall level in non-metropolitan areas within the State of Illinois. The median age of the housing stock was 23 years, which is younger than the median age of the housing stock (27 years) for the state.

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

Assessment Area Demographics

Non-metropolitan Assessment Area – Kentucky

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	3,508	17.4
Moderate-income	0	0.0	0	0.0	0	0.0	2,883	14.3
Middle-income	9	50.0	8,858	43.9	1,558	17.6	3,578	17.7
Upper-income	9	50.0	11,302	56.1	1,204	10.7	10,191	50.6
Total Assessment Area	18	100.0	20,160	100.0	2,762	13.7	20,160	100.0
	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	14,285	9,242	45.2	11.1	3,562	24.9	1,844	12.9
Upper-income	15,765	11,220	54.8	71.1	3,839	24.4	1,168	7.4
Total Assessment Area	30,050	20,462	100.0	68.1	7,401	24.6	3,012	10.0
	Total Businesses by Tract				Businesses by Tract & Revenue Size			
	Under \$1 million		Over \$1 million		Under \$1 million		Over \$1 million	
	#	%	#	%	#	%	#	%
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	1,398	52.9	1,240	53.3	92	48.2	92	48.2
Upper-income	1,244	47.1	1,088	46.7	99	51.8	99	51.8
Total Assessment Area	2,642	100.0	2,328	100.0	191	100.0	191	100.0
Percentage of Total Businesses:						88.1		7.2

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

LENDING TEST

The lending performance for the non-metropolitan assessment area is adequate. The bank demonstrates an adequate response to community credit needs through an adequate geographic distribution of its loans, an adequate distribution of loans to borrowers of different income levels and an excellent distribution of its loans to businesses and farms of different sizes. There were no community development loans originated in the area. Analysis was primarily based on year 2000 data, but trends and comparisons with aggregate lenders and competitors were considered, where possible, for available 1999 data.

Lending Activity

FTB's lending activity reflects an adequate responsiveness to credit needs in its assessment area. The bank has reinvested a good percentage of deposits from the assessment area into home mortgage, small business, small farm, and consumer loans in its assessment area, as indicated by Tables 61 through 61c. The percentage of loans to low- or moderate-income borrowers and in low- or

moderate-income geographies is generally comparable to demographic characteristics and aggregate lenders.

Geographic Distribution

FTB has an adequate geographic distribution of loans within this assessment area. The bank's percentage of lending for home mortgage, consumer, small business, and small farms is inconsistent, when comparing it to demographic characteristics for the middle- and upper-income geographies within the assessment area. When the bank's percentage equals or exceeds demographic characteristics and/or aggregate in either middle- or upper-income geographies for a product, the percentage in the other income level geography is usually below demographics and aggregate. FTB originated loans in all geographies within the assessment area.

In the fourth quarter of 1999, the bank originated 26% of its home purchase loans in middle-income geographies. This percentage was below the percentage of OOU's in the area and aggregate lenders. Lending in middle-income geographies exceeded demographic characteristics and aggregate. In 2000, the percentage of loans in middle- and upper-income geographies was comparable to demographic characteristics. FTB has a good geographic distribution of home purchase loans within this assessment area in the middle- and upper-income geographies. Refer to Tables 62 through 62b for additional information.

In the fourth quarter of 1999, the bank originated only seven home improvement loans, three in middle-income geographies and four in upper-income geographies. The percentage of lending by aggregate lenders in middle-income geographies was higher than that of the bank and below the bank in upper-income geographies. In 2000, the percentage of lending decreased in middle-income geographies and remained below demographic characteristics. In upper-income geographies, the percentage of lending increased 17% and was well above demographic characteristics. FTB has an adequate geographic distribution of home improvement loans within this assessment area in the middle- and upper-income geographies. Refer to Tables 63 through 63b for additional information.

In the fourth quarter of 1999, the percentage of home refinance loans in middle-income geographies was below demographic characteristics and aggregate lenders. The percentage of lending in upper-income geographies exceeded demographic characteristics and aggregate lenders. In 2000, the percentage of lending in middle-income geographies increased and reached a level comparable with demographic characteristics. The lending percentage in upper-income geographies decreased and dropped to a level just comparable with demographics. FTB has an adequate geographic distribution of home refinance loans within this assessment area. Refer to Tables 64 through 64b for additional information.

The bank originated no multi-family mortgage loans during the period under review. Aggregate lenders originated only three multi-family mortgages in 1999. FTB has an adequate geographic distribution of multi-family loans within this assessment area. Refer to Tables 65 through 65b for additional information.

In the fourth quarter of 1999 the bank's percentage of small business loans was one-half of the percentage of the demographic characteristics, but comparable to aggregate lending in middle-income geographies and exceeded demographic characteristics, and was comparable to the percentage of loans by aggregate lenders in upper-income geographies. In 2000, the percentage of lending in middle- and upper-income geographies remained the same. FTB has an adequate distribution of small business loans within this assessment area. Refer to Tables 66 through 66b for additional information.

In the fourth quarter of 1999 the bank originated nine loans to small farms, all in upper-income geographies. Aggregate lenders originated 206 loans in 1999, 7.8% in middle-income geographies. In 2000, the percentage of loans in middle-income geographies increased to one-half the demographic characteristics, and the percentage of loans in upper-income geographies decreased, but remained at a level above demographic characteristics. FTB has an adequate geographic

distribution of loans to small farms within this assessment area. Refer to Tables 67 through 67b for additional information.

In 1999 and 2000, the bank's percentage of consumer loans in middle- and upper-income geographies was comparable to the percentage of households in middle- and upper-income geographies. This reflects a good distribution of consumer loans within this assessment area. Refer to Tables 73 through 73a for additional information.

Distribution by Borrower Income and Revenue Size of Businesses and Farms

FTB has an adequate distribution of loans to borrowers of different incomes and businesses and farms of different revenues. The bank's percentage of lending for home mortgage is inconsistent when comparing it to demographic characteristics for the low- and moderate-income borrowers within the assessment area, and is generally below demographic characteristics and aggregate for one level of borrowers or the other. When analyzing the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level was taken into consideration, especially for home mortgage lending. Within the non-metropolitan assessment area, 13.7% of the families are below poverty level. While poverty level is based upon the income level and family size, generally these families are within the low-income category.

In the fourth quarter of 1999, the bank's percentage of home purchase loans to low-income borrowers was approximately one-fifth of the percentage of low-income families in the assessment area, and below aggregate lenders. The percentage of lending to moderate-income borrowers was one-half the percentage of the demographic characteristics and below the percentage of loans by aggregate lenders to moderate-income borrowers. Considering the percentage of families below the poverty level, the bank's lending to low-income borrowers is still slightly below demographic characteristics. In 2000, the percentage of lending to low-income borrowers increased slightly to a level one-third of demographic characteristics, but when taking families below the poverty level under consideration, the percentage was comparable to demographics. The percentage of lending to moderate-income borrowers increased to a level above demographic characteristics. FTB has a good distribution of home purchase loans among borrowers of different income levels. Refer to Tables 68 through 68b for additional information.

In the fourth quarter of 1999, the bank only originated seven home improvement loans, none which to low- or moderate-income borrowers. Aggregate lenders originated 100 loans, 28% in low- and moderate-income geographies. In 2000, the percentage of loans to low-income borrowers increased to one-half of demographic characteristics, and the percentage of lending to moderate-income borrowers increased to a percentage that was twice the demographic characteristics. FTB has an adequate distribution of home improvement loans to borrowers of different income levels. Refer to Tables 69 through 69b for additional information.

In the fourth quarter of 1999, the bank's percentage of home refinance loans to low-income borrowers was one-half of the percentage of low-income families in the assessment area, but exceeded the percentage of loans by aggregate lenders. Considering the percentage of families below the poverty level, the bank's lending to low-income individuals is comparable to demographic characteristics. Lending to moderate-income borrowers exceeded demographic characteristics and aggregate. In 2000, the percentage of lending to low-income borrowers decreased to 1.7%, and even considering the families below poverty level, the percentage of lending was below demographic characteristics. Lending to moderate-income borrowers decreased 43% and dropped below demographic characteristics. FTB has an adequate distribution of home refinance loans to borrowers of different income levels. Refer to Tables 70 through 70b for additional information.

In the fourth quarter of 1999, the bank's percentage of small business loans to businesses with revenues of \$1 million or less exceeded the percentage of businesses with revenues of \$1 million or less in the assessment area and aggregate lenders. The percentage of lending to small businesses decreased 11% in 2000, but was comparable to demographic characteristics. A high percentage of loans to small businesses are originated in amounts of \$100,000 or less. FTB has an excellent distribution of loans to small businesses. Refer to Tables 71 through 71b for additional information.

The bank originated 41 small loans to farms with revenues of \$1 million or less during the review period and 95% were originated to small farms. All but five loans were in an amount of \$100,000 or less. FTB has an excellent distribution of loans to farms with revenues of \$1 million or less. Refer to Table 72 through 72b for additional information.

In 1999, the bank's percentage of consumer loans to low- and moderate-income borrowers was a very low percentage of low-income households in the assessment area. In 2000, lending to low-income borrowers increased to about one-sixth of demographic characteristics, and lending to moderate-income borrowers increased to a level slightly below demographic characteristics. FTB has a poor distribution of loans to borrowers of different income levels. Refer to Tables 73 through 73b for additional information.

Community Development Lending

In the period reviewed, FTB originated no qualifying community development loans, as indicated in Tables 61 and 61a. FTB demonstrates a poor level of community development lending in this assessment area. Opportunities in this assessment area are limited, due to its demographic composition.

INVESTMENT TEST

The investment performance of FTB is considered "needs to improve." Table 74 indicates that the bank funded no community development investments during the period reviewed.

SERVICE TEST

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

Retail Services

FTB's banking offices are accessible to essentially all the geographies and individuals of different income levels in the assessment area. The bank has no low- or moderate-income geographies in the assessment area, so branches are distributed reasonably in the middle- and upper-income geographies of the assessment area. Refer to Table 75 for additional information.

FTB did not open or any branches during the review period. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.

In addition to banking locations, FTB provides alternative delivery systems. However, these alternative delivery systems are primarily targeted to provide access to deposit accounts and bill payment services. The alternative delivery systems do not enhance access to credit.

FTB operates ATMs that provide 24-hour access at both its banking locations and at stand-alone locations throughout the assessment area. Bank offices have at least one ATM. The bank also has a Jeanie Van Mobile Unit, which is a portable ATM machine that is used at special events throughout the Bancorp. This unit provides bank and non-bank customers with access to funds during these events.

The following are alternative bank delivery systems that are not necessarily targeted to low- or moderate-income individuals or geographies, but are available to customers:

- The Jeanie Telephone Banking Center is a personal service that allows customers to pay monthly bills, such as utilities and credit/charge cards, and to place stop payments using a touch-tone telephone. This service is available 24 hours a day, seven days a week.
- Bill Payer 2000 allows customers to make installment loan payments electronically, rather than by mail. The service is free to checking account customers.

- Quick Source is a 24-hour banking center that provides many of the services of a branch without any staff. Customers can view product information through a video resource center and contact customer service through a telephone banking line.
- Basic banking is a low-cost checking account designed for those customers, who only write a few checks per month. Similar checking accounts are available for senior citizens and students. Benefits include:
 - No charge for the first five checks per month.
 - No charge for Fifth Third Jeanie ATM or POS transactions, Money Management transfers, Checkcard Plus transactions, or ACH debits each statement period.
 - No charge for Jeanie Telephone Banking
 - No charge for Jeanie Telephone Bill Payment

Community Development Services

FTB could identify no community development services that it provides to this assessment area.

The bank's employees and officers do contribute their expertise to numerous organizations and Boards throughout the assessment area.

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	1/01/1999* to 12/31/2000		
FINANCIAL INSTITUTION Fifth Third Bank, Indiana Evansville, Indiana			PRODUCTS REVIEWED <ul style="list-style-type: none">• Home Mortgage• Small Business• Small Farm• Consumer unsecured• Consumer secured• Home Equity• Motor Vehicle• CD Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED -
Fifth Third Mortgage Company	Affiliate bank subsidiary		Mortgage loans
Fifth Third Community Development Corporation	Holding company subsidiary		Investments
Home Equity of America, Inc.	Bank subsidiary		Mortgage loans
* See explanation of Time Period on Page 8 of this report			

(Appendix A continued on next page)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED ³	OTHER INFORMATION
MULTI-STATE MSA Evansville/Henderson 2440 Indiana, Kentucky	Full procedures	Main Office Evansville, IN	
INDIANA			.
MSA 2960 Gary PMSA	Full procedures	8590 Broadway Merrilville, IN	
MSA 3480 Indianapolis MSA	Full procedures	99 E. Carmel Dr. Carmel, IN 801	
	Ltd. Procedures	W. Smith Valley Rd Greenwood, IN	
MSA 1020 Bloomington MSA	Ltd. Procedures		
MSA 1640 Cincinnati Multi- State MSA (Indiana only)	Ltd. Procedures		
MSA 2330 Elkhart/Goshen MSA	Ltd. Procedures	210 N. 3 rd St Lafayette	
MSA 3920 Lafayette MSA	Ltd. Procedures		
MSA 7800 South Bend MSA	Ltd. Procedures	350 Wabash Ave. Terre Haute	
MSA 8320 Terre Haute MSA	Ltd. Procedures		
Northern Indiana non-MSA	Ltd. Procedures		
Central Indiana non-MSA	Ltd. Procedures		
Southern Indiana non-MSA	Ltd. Procedures		

³There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED ⁴	OTHER INFORMATION
<p>MICHIGAN</p> <p>MSA 0870 Benton Harbor MSA</p> <p>MSA 3000 Grand Rapids/Holland/ Muskegon MSA</p> <p>MSA 3720 Kalamazoo/Battle Creek MSA</p> <p>Michigan non-MSA</p>	<p>Full procedures</p> <p>Ltd. procedures</p> <p>Ltd. Procedures</p> <p>Ltd.</p>	<p>1002 E. Main St Niles, MI</p> <p>1295 E. Napier Benton Harbor</p> <p>101 W. Monroe Bangor, MI</p>	
<p>ILLINOIS</p> <p>Illinois non-MSA</p>	<p>Ltd.</p>		
<p>KENTUCKY</p> <p>Kentucky non-MSA</p>	<p>Ltd.</p>		

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

APPENDIX B

Summary of State and Multistate MSA Ratings

State or Multi-State Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State or Multi-State MSA Rating
Evansville /Henderson Multi-State MSA 2440	Good	Adequate	Adequate	Satisfactory
State of Indiana	Adequate	Adequate	Adequate	Satisfactory
State of Illinois	Good	Needs to Improve	Adequate	Satisfactory
State of Kentucky	Adequate	Needs to Improve	Good	Satisfactory
State of Michigan	Adequate	Needs to Improve	Adequate	Needs to Improve

APPENDIX C

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Block numbering area (“BNA”): Statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

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

Consumer loan: A loan 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 of loans: motor vehicle, credit card, home equity, other secured loan, and other unsecured loan.

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 household and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

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

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

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

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan area (“CMSA”), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

Optional loans: Includes any unreported category of loans for which the institution collects and maintains data for consideration during a CRA examination. Also includes 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.

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

Small loans to farms: 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 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Owner-occupied units (“OOUs”): 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.

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

Table 1. Lending Volume

LENDING VOLUME		Multi-State MSA: Evansville				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Evansville MSA 2440	100.0	455	41,447	250	19,180	13	906	1	468	719	62,001	100.0

Table 1a. Lending Volume

LENDING VOLUME		Multi-State MSA: Evansville				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans To Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Evansville MSA 2440	100.0	1,428	126,168	723	71,266	65	4,847	12	3,192	2,228	205,473	100.0

Table 1b. Lending Volume

LENDING VOLUME		Multi-State MSA: Evansville				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Evansville MSA 2440	100.0	85	1,712	2,972	40,662	0	0	2	60	3,653	21,682	6,712	64,116	100.0

Table 1c. Lending Volume

LENDING VOLUME		Multi-State MSA: Evansville				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000						
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MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Evansville MSA 2440	100.0	909	2,466	3,192	43,862	68	476	19	370	1,994	17,067	6,182	64,241	100.0

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income								
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp					
Evansville MSA 2440	310	100.0	1.3	1.3	19.0	10.0	47.0	37.7	32.6	51.0	1.1	15.5	38.4	45.0					

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography								
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Evansville MSA 2440	310	100.0	1.3	1.3	19.0	10.0	47.0	37.7	32.6	51.0	5.0	5.8	3.2	4.8	5.6				

Table 2b. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														Multi-State MSA: Evansville		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
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MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Evansville MSA 2440	917	100.0	1.3	0.4	19.0	10.7	47.0	39.3	32.6	49.6

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	68	100.0	1.3	0.0	19.0	17.7	47.0	51.5	32.6	30.9	0.5	21.8	43.4	34.3

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	68	100.0	1.3	0.0	19.0	17.7	47.0	51.5	32.6	30.9	5.3	0.0	4.3	6.3	4.9

Table 3b. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	
Evansville MSA 2440	223	100.0	1.3	0.9	19.0	15.6	47.0	52.6	32.6	30.9	

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville						Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	77	100.0	1.3	1.3	19.0	11.7	47.0	53.2	32.6	33.8	1.3	20.9	43.6	34.2

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville						Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	77	100.0	1.3	1.3	19.0	11.7	47.0	53.2	32.6	33.8	1.3	1.3	0.7	1.5	1.2

Table 4b. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	

Evansville MSA 2440	286	100.0	1.3	0.6	19.0	8.7	47.0	41.7	32.6	49.0
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Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	0	0.0	2.9	0.0	27.5	0.0	41.9	0.0	27.7	0.0	4.8	23.8	33.3	38.1

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	0	0.0	2.9	0.0	27.5	0.0	41.9	0.0	27.7	0.0	0.0	0.0	0.0	0.0	0.0

Table 5b. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Multi-State: Evansville					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans
Evansville MSA 2440	2	100.0	2.9	0.0	27.5	50.0	41.9	50.0	27.7	0.0

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Multi-State MSA: Evansville				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income								
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Low	Mod	Mid	Upp					
Evansville MSA 2440	250	100.0	2.3	2.0	22.1	14.4	51.2	54.4	24.4	29.2	1.5	18.5	47.9	32.1					

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Multi-State MSA: Evansville				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography								
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Evansville MSA 2440	250	100.0	2.3	2.0	22.1	14.4	51.2	54.4	24.4	29.2	5.7	7.5	4.4	6.4	5.2				

Table 6b. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Multi-State MSA: Evansville				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies										
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans							
Evansville MSA 2440	723	100.0	2.3	1.9	22.1	19.8	51.2	49.5	24.4	28.8									

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999	
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income						
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Low	Mod	Mid	Upp			
Evansville MSA 2440	13	100.0	0.8	0.0	4.2	0.0	62.4	69.2	32.6	30.8	0.4	0.4	73.6	25.5			

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999	
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography						
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Overall	Low	Mod	Mid	Upp		
Evansville MSA 2440	13	100.0	0.8	0.0	4.2	0.0	62.4	69.2	32.6	30.8	5.6	0.0	0.0	5.3	6.8		

Table 7b. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Multi- State MSA: Evansville		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000	
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans			
Evansville MSA 2440	65	100.0	0.8	0.0	4.2	3.1	62.4	59.6	32.6	37.3					

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Multi-State: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	312	98.1	5.2	9.0	37.5	17.0	44.5	20.2	12.8	51.9	11.3	23.0	26.5	36.9

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	312	98.1	5.2	9.0	37.5	17.0	44.5	20.2	12.8	51.9	5.8	4.6	4.2	4.4	8.1

Table 8b. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Multi-State MSA: Evansville					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	
Evansville MSA 2440	923	98.0	5.2	9.0	37.5	18.7	44.5	25.6	12.8	44.7	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	69	95.7	5.2	13.2	37.5	23.5	44.5	23.5	12.8	35.3	11.3	20.7	29.2	35.6

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	69	95.7	5.2	13.0	37.5	23.2	44.5	23.2	12.8	36.2	5.5	6.3	6.1	3.5	5.5

Table 9b. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Multi-State MSA: Evansville					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Evansville MSA 2440	226	97.3	5.2	18.1	37.5	19.5	44.5	30.1	12.8	29.6

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Evansville MSA 2440	76	96.1	5.2	7.9	37.5	19.7	44.5	31.6	12.8	36.8	13.8	21.2	28.5	33.4

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Evansville MSA 2440	76	96.1	5.2	7.9	37.5	19.7	44.5	31.6	12.8	36.8	1.3	0.9	1.4	1.7	1.7

Table 10b. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Multi-State MSA: Evansville					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Evansville MSA 2440	287	97.9	5.2	12.5	37.5	22.0	44.5	20.2	12.8	42.9

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Multi-State MSA: Evansville Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Evansville MSA 2440	250	100.0	86.0	83.5	201	29	19	5.7	7.6

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Multi-State MSA: Evansville Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Evansville MSA 2440	250	100.0	86.0	83.5	201	30	19	4,408	62.4

Table 11b. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Multi-State MSA: Evansville Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size				
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000		
Evansville MSA 2440	723	100.0	86.0	68.3	537	128	58		

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Multi-State MSA: Evansville Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Evansville MSA 2440	13	100.0	98.7	100.0	10	3	0	5.6	5.7

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Evansville MSA 2440	13	100.0	98.7	100.0	10	3	0	231	98.7

Table 12b. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Multi-State MSA: Evansville Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size				
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000		
Evansville MSA 2440	65	100.0	98.7	96.9	48	14	3		

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS		Multi-State MSA: Evansville										Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution								
	#	% of Total	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
			% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	
Evansville MSA 2440	6,712	100.0	5.2	0.7	35.6	12.4	45.7	49.8	13.5	37.0	24.2	0.0	16.1	0.1	19.0	0.2	40.7	0.5	

Table 13a. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS		Multi-State MSA: Evansville										Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution								
	#	% of Total	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
			% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	
Evansville MSA 2440	6,182	100.0	5.2	0.7	35.6	11.1	45.7	51.3	13.5	36.9	24.2	7.8	16.1	12.2	19.0	13.5	40.7	19.1	

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Areas:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Evansville MSA 2440	0	0	145	1,485	145	1,485	100.0	0	0

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																Multi-State MSA: Evansville		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Evansville MSA 2440	100.0	27	100.0	0	7.4	74.1	18.5	0	0					2.1	22.1	46.2	29.6		

Table 16. Lending Volume

LENDING VOLUME		State: Indiana						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Gary MSA 2960	12.7	163	16,660	47	5,356	1	8	0	0	211	22,024	18.4
Indianapolis MSA 3480	36.4	1,643	191,505	685	117,213	8	878	4	3,345	2,340	312,941	39.0
Limited-Review:												
Terre Haute MSA 8320	4.1	70	6,268	28	3,373	2	390	0	0	100	10,031	5.7
Bloomington MSA 1020	2.3	35	3,847	16	2,478	0	0	0	0	51	6,325	2.4
Cincinnati MSA 1640	1.7	96	7,914	3	305	0	0	0	0	99	8,219	0.6
Elkhart MSA 2330	0.0	1	106	0	0	0	0	0	0	1	106	0.0
Lafayette MSA 3920	1.1	18	2,307	10	2,122	0	0	0	0	28	4,429	1.4
South Bend MSA 7800	2.3	38	3,301	1	107	0	0	0	0	39	3,408	5.7
Northern IN non-metro	5.0	74	5,044	23	1,811	5	223	1	750	103	7,828	6.7
Central IN non-metro	19.7	746	47,917	291	21,880	107	5,113	0	0	1,144	74,910	12.8
Southern IN non-metro	14.7	196	13,533	107	5,952	21	1,219	0	0	324	20,704	12.8

Table 16a. Lending Volume

LENDING VOLUME 2000		State: Indiana				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Gary MSA 2960	12.7	853	87,615	148	24,755	8	387	0	0	1,009	112,757	18.4
Indianapolis MSA 3480	36.4	2,367	279,940	524	73,271	13	332	1	1,000	2,905	354,543	39.0
Limited-Review:												
Terre Haute MSA 8320	4.1	226	13,232	93	9,117	8	616	0	0	327	22,965	5.7
Bloomington MSA 1020	2.3	148	12,010	35	1,917	3	113	2	77	188	14,117	2.4
Cincinnati MSA 1640	1.7	127	10,721	5	370	1	6	0	0	133	11,097	0.6
Elkhart MSA 2330	0.0	2	204	0	0	0	0	0	0	2	204	0.0
Lafayette MSA 3920	1.1	56	5,569	35	2,461	0	0	0	0	91	8,030	1.4
South Bend MSA 7800	2.3	170	12,004	8	2,168	4	210	0	0	182	14,382	5.7
Northern IN non-metro	5.0	313	22,613	52	6,942	33	2,452	0	0	398	32,007	6.7
Central IN non-metro	19.7	1,094	60,013	346	27,441	127	4,640	1	900	1,568	92,994	12.8
Southern IN non-metro	14.7	697	46,371	349	22,328	127	7,143	3	469	1,176	76,311	12.8

Table 16b. Lending Volume

LENDING VOLUME		State: Indiana						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:														
Gary MSA 2960	6.0	147	3,912	418	5,593	0	0	2	29	812	8,692	1,379	18,226	18.4
Indianapolis MSA 3480	45.0	2,610	6,937	5,663	80,778	61	1,992	64	1,333	1,923	37,303	10,321	128,343	39.0
Limited-Review:														
Terre Haute MSA 8320	7.2	8	171	835	11,409	0	0	0	0	808	13,617	1,651	25,197	5.7
Bloomington MSA 1020	3.5	20	472	513	7,445	0	0	7	118	261	4,482	801	12,517	2.4
Cincinnati MSA 1640	1.1	62	116	114	1,406	11	81	2	55	73	1,364	262	3,022	0.6
Elkhart MSA 2330	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
Lafayette MSA 3920	1.6	11	298	196	2,696	1	53	3	26	156	3,108	367	6,181	1.4
South Bend MSA 7800	0.5	24	573	50	747	0	0	0	0	52	599	126	1,919	5.7
Northern IN non-metro	3.7	39	869	327	3,850	0	0	0	0	486	4,751	852	9,470	6.7
Central IN non-metro	15.4	184	639	2,145	29,262	56	996	22	357	1,131	19,731	3,538	50,985	12.8
Southern IN non-metro	15.9	16	293	1,493	18,526	0	0	2	20	2,135	14,357	3,646	33,196	12.8

Table 16c. Lending Volume

LENDING VOLUME 2000		State: Indiana						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposit s in MSA/A A
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:														
Gary MSA 2960	10.1	604	4,298	1,012	14,734	5	26	2	51	490	6,817	2,113	25,926	18.4
Indianapolis MSA 3480	41.6	2,604	6,722	4,767	69,228	80	2,506	95	1,788	1,184	24,119	8,730	104,363	39.0
Limited-Review:														
Terre Haute MSA 8320	4.8	253	274	499	6,723	8	72	13	226	228	3,374	1,001	10,669	5.7
Bloomington MSA 1020	2.4	94	1,359	286	3,862	8	153	14	196	91	1,486	493	7,056	2.4
Cincinnati MSA 1640	1.1	59	507	105	1,411	8	84	2	23	51	975	225	3,000	0.6
Elkhart MSA 2330	0.0	1	0	5	50	0	0	0	0	1	23	7	73	0.0
Lafayette MSA 3920	1.1	67	47	119	1,765	1	2	5	184	47	841	239	2,839	1.4
South Bend MSA 7800	1.5	69	958	213	3,385	0	0	1	10	41	789	324	5,142	5.7
Northern IN non-metro	3.5	193	724	340	4,491	2	7	5	132	200	2,554	740	7,908	6.7
Central IN non-metro	14.9	607	1,421	1,946	25,958	77	722	38	538	461	7,422	3,129	36,061	12.8
Southern IN non-metro	18.9	373	1,064	2,113	26,697	31	260	13	264	1,439	9,753	3,969	38,036	12.8

Table 17. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income								
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Gary MSA 2960	104	7.7	3.0	0.0	14.8	8.6	53.8	51.9	28.4	39.4	0.6	8.8	54.4	36.1					
Indianapolis MSA 3480	715	52.7	3.3	0.8	17.1	7.4	47.6	28.5	32.0	63.2	2.2	10.9	41.8	45.1					
Limited-Review:																			
Terre Haute MSA 8320	35	2.6	0.0	0.0	21.5	11.8	55.7	51.8	22.7	36.3	0.0	19.9	50.7	29.3					
Bloomington MSA 1020	18	1.3	0.0	0.0	20.4	27.8	50.8	50.0	28.7	22.2	0.1	21.9	45.9	32.2					
Cincinnati MSA 1640	42	3.1	0.0	0.0	13.8	4.6	86.3	95.4	0.0	0.0	0.0	10.3	89.7	0.0					
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0					
Lafayette MSA 3920	7	0.5	0.1	0.0	11.6	0.0	64.6	85.7	23.7	14.3	0.9	10.6	58.4	30.2					
South Bend MSA 7800	29	2.1	2.0	3.5	18.7	10.3	59.4	75.9	19.9	10.3	2.2	18.0	53.7	26.2					
Northern IN non-metro	35	2.6	0.0	0.0	6.7	11.4	74.7	65.7	18.6	22.9	0.0	7.1	74.1	18.8					
Central IN non-metro	251	18.5	0.0	0.0	5.7	0.4	82.2	82.1	12.1	17.5	0.2	5.1	72.5	22.1					
Southern IN non-metro	120	8.8	0.0	0.0	3.8	0.0	77.6	75.8	18.6	24.2	0.0	3.6	78.5	17.9					

Table 17a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Gary MSA 2960	104	7.7	3.0	0.0	14.8	8.6	53.8	51.9	28.4	39.4	0.9	0.0	0.9	0.9	1.0	
Indianapolis MSA 3480	715	52.7	3.3	0.8	17.1	7.4	47.6	28.5	32.0	63.2	1.5	0.6	1.0	1.0	2.1	
Terre Haute MSA 8320	35	2.6	0.0	0.0	21.5	11.8	55.7	51.8	22.7	36.3	1.2	0.0	1.2	3.5	1.1	
Limited Review:																
Bloomington MSA 1020	18	1.3	0.0	0.0	20.4	27.8	50.8	50.0	28.7	22.2	0.9	0.0	1.1	1.0	0.6	
Cincinnati MSA 1640	42	3.1	0.0	0.0	13.8	4.6	86.3	95.4	0.0	0.0	3.5	0.0	1.6	3.7	0.0	
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0	
Lafayette MSA 3920	7	0.5	0.1	0.0	11.6	0.0	64.6	85.7	23.7	14.3	0.2	0.0	0.0	0.3	0.1	
South Bend MSA 7800	29	2.1	2.0	3.5	18.7	10.3	59.4	75.9	19.9	10.3	0.5	0.8	0.3	0.8	0.2	
Northern IN non-metro	35	2.6	0.0	0.0	6.7	11.4	74.7	65.7	18.6	22.9	1.1	0.0	1.8	1.0	1.4	
Central IN non-metro	251	18.5	0.0	0.0	5.7	0.4	82.2	82.1	12.1	17.5	2.7	0.0	0.2	3.1	2.2	
Southern IN non-metro	120	8.8	0.0	0.0	3.8	0.0	77.6	75.8	18.6	24.2	7.5	0.0	0.0	8.0	11.2	

Table 17b. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE TO DECEMBER 31, 2000			State: Indiana				Evaluation Period: JANUARY 1, 2000				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	
Full-Review:											
Gary MSA 2960	584	14.6	3.0	0.5	14.8	6.7	53.8	55.0	28.4	37.8	
Indianapolis MSA 3480	1,702	42.6	3.3	1.6	17.1	10.9	47.6	32.7	32.0	54.8	
Limited-Review:											
Terre Haute MSA 8320	130	3.3	0.0	0.8	21.5	21.5	55.7	49.2	22.7	28.5	
Bloomington MSA 1020	96	2.4	0.0	0.0	20.4	28.1	50.8	38.5	28.7	33.3	
Cincinnati MSA 1640	88	2.2	0.0	0.0	13.8	5.7	86.3	94.3	0.0	0.0	
Elkhart MSA 2330	2	0.1	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	
Lafayette MSA 3920	30	0.8	0.1	0.0	11.6	3.3	64.6	73.3	23.7	23.3	
South Bend MSA 7800	131	3.3	2.0	6.1	18.7	30.5	59.4	41.2	19.9	22.1	
Northern IN non-metro	166	4.2	0.0	0.0	6.7	4.2	74.7	73.5	18.6	22.3	
Central IN non-metro	682	17.1	0.0	0.0	5.7	1.5	82.2	75.5	12.1	23.0	
Southern IN non-metro	382	9.6	0.0	0.0	3.8	0.3	77.6	75.4	18.6	24.3	

Table 18. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT														State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income								
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Gary MSA 2960	27	4.2	3.0	0.0	14.8	14.8	53.8	55.7	28.4	29.6	2.6	15.3	55.0	27.0					
Indianapolis MSA 3480	354	54.7	3.3	3.7	17.1	13.8	47.6	41.8	32.0	40.4	3.1	15.1	48.7	33.0					
Limited-Review:																			
Terre Haute MSA 8320	4	0.6	0.0	0.0	21.5	43.8	55.7	28.1	22.7	28.1	0.0	22.0	53.4	24.6					
Bloomington MSA 1020	1	0.2	0.0	0.0	20.4	0.0	50.8	0.0	28.7	100.0	0.2	17.7	55.8	26.4					
Cincinnati MSA 1640	19	2.9	0.0	0.0	13.8	5.3	86.3	94.7	0.0	0.0	0.0	12.9	87.1	0.0					
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0					
Lafayette MSA 3920	2	0.3	0.1	0.0	11.6	0.0	64.6	100.0	23.7	0.0	0.0	14.6	62.6	22.8					
South Bend MSA 7800	4	0.6	2.0	0.0	18.7	25.0	59.4	75.0	19.9	0.0	1.4	15.9	61.9	20.8					
Northern IN non-metro	21	3.2	0.0	0.0	6.7	3.8	74.7	90.0	18.6	6.3	0.0	5.9	76.8	17.4					
Central IN non-metro	189	29.2	0.0	0.0	5.7	2.1	82.2	79.4	12.1	18.5	0.6	9.2	72.6	17.6					
Southern IN non-metro	26	4.0	0.0	0.0	3.8	0.0	77.6	95.6	18.6	4.4	0.0	3.6	86.0	10.5					

Table 18a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Gary MSA 2960	27	4.2	3.0	0.0	14.8	14.8	53.8	55.7	28.4	29.6	0.9	0.0	0.9	1.0	1.0	
Indianapolis MSA 3480	354	54.7	3.3	3.7	17.1	13.8	47.6	41.8	32.0	40.4	4.8	5.7	4.4	4.2	5.9	
Limited-Review:																
Terre Haute MSA 8320	4	0.6	0.0	0.0	21.5	43.8	55.7	28.1	22.7	28.1	0.3	0.0	0.7	0.2	0.3	
Bloomington MSA 1020	1	0.2	0.0	0.0	20.4	0.0	50.8	0.0	28.7	100.0	0.2	0.0	0.0	0.0	0.8	
Cincinnati MSA 1640	19	2.9	0.0	0.0	13.8	5.3	86.3	94.7	0.0	0.0	6.1	0.0	2.5	6.6	0.0	
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lafayette MSA 3920	2	0.3	0.1	0.0	11.6	0.0	64.6	100.0	23.7	0.0	0.4	0.0	0.0	0.6	0.0	
South Bend MSA 7800	4	0.6	2.0	0.0	18.7	40.4	59.4	59.6	19.9	0.0	0.2	0.0	0.2	0.7	0.0	
Northern IN non-metro	21	3.2	0.0	0.0	6.7	3.8	74.7	90.0	18.6	6.3	1.7	0.0	1.4	1.9	0.9	
Central IN non-metro	189	29.2	0.0	0.0	5.7	2.1	82.2	79.4	12.1	18.5	7.3	0.0	0.8	20.2	3.5	
Southern IN non-metro	26	4.0	0.0	0.0	3.8	0.0	77.6	95.6	18.6	4.4	5.1	0.0	0.0	5.7	1.9	

Table 18b. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Full-Review:										
Gary MSA 2960	75	8.6	3.0	0.0	14.8	12.0	53.8	61.3	28.4	26.7
Indianapolis MSA 3480	302	34.6	3.3	2.6	17.1	10.6	47.6	46.7	32.0	40.1
Limited-Review:										
Terre Haute MSA 8320	35	4.0	0.0	0.0	21.5	31.4	55.7	45.7	22.7	22.9
Bloomington MSA 1020	18	2.1	0.0	0.0	20.4	22.2	50.8	44.4	28.7	33.3
Cincinnati MSA 1640	18	2.1	0.0	0.0	13.8	11.1	86.3	88.9	0.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Lafayette MSA 3920	6	0.7	0.1	0.0	11.6	33.3	64.6	66.7	23.7	0.0
South Bend MSA 7800	8	0.9	2.0	0.0	18.7	0.0	59.4	75.0	19.9	25.0
Northern IN non-metro	41	4.7	0.0	0.0	6.7	4.9	74.7	80.5	18.6	14.6
Central IN non-metro	234	26.8	0.0	0.0	5.7	1.7	82.2	82.9	12.1	15.4
Southern IN non-metro	137	15.7	0.0	0.0	3.8	1.1	77.6	86.1	18.6	12.8

Table 19. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Gary MSA 2960	30	2.8	3.0	0.0	14.8	0.0	53.8	53.8	28.4	46.2	2.6	15.9	52.4	29.1	
Indianapolis MSA 3480	571	53.5	3.3	0.6	17.1	2.8	47.6	19.9	32.0	76.7	4.1	16.5	45.0	34.3	
Limited-Review:															
Terre Haute MSA 8320	26	2.4	0.0	0.0	21.5	23.1	55.7	53.8	22.7	23.1	0.1	25.2	50.6	24.0	
Bloomington MSA 1020	16	1.5	0.0	0.0	20.4	12.1	50.8	73.5	28.7	14.5	0.1	17.4	56.6	26.0	
Cincinnati MSA 1640	35	3.3	0.0	0.0	13.8	2.8	86.3	97.1	0.0	0.0	0.0	11.9	88.1	0.0	
Elkhart MSA 2330	1	0.1	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0	
Lafayette MSA 3920	9	0.8	0.1	0.0	11.6	0.0	64.6	66.7	23.7	33.3	0.6	10.4	63.5	25.5	
South Bend MSA 7800	5	0.5	2.0	0.0	18.7	0.0	59.4	100.0	19.9	0.0	12.5	19.5	21.8	24.0	
Northern IN non-metro	18	1.7	0.0	0.0	6.7	5.6	74.7	77.8	18.6	16.7	0.0	6.0	75.4	18.6	
Central IN non-metro	306	28.7	0.0	0.0	5.7	2.0	82.2	79.1	12.1	19.0	0.3	6.5	74.9	18.3	
Southern IN non-metro	50	4.7	0.0	0.0	3.8	0.0	77.6	66.0	18.6	34.0	0.0	4.8	77.9	17.3	

Table 19a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Gary MSA 2960	30	2.8	3.0	0.0	14.8	0.0	53.8	53.8	28.4	46.2	0.2	0.0	0.0	56.7	43.3
Indianapolis MSA 3480	571	53.5	3.3	0.6	17.1	2.8	47.6	19.9	32.0	76.7	1.2	0.4	0.5	0.9	2.1
Limited-Review:															
Terre Haute MSA 8320	26	2.4	0.0	0.0	21.5	23.1	55.7	53.8	22.7	23.1	0.8	0.0	0.7	0.9	0.8
Bloomington MSA 1020	16	1.5	0.0	0.0	20.4	12.1	50.8	73.5	28.7	14.5	16	0.0	1.1	0.8	0.6
Cincinnati MSA 1640	35	3.3	0.0	0.0	13.8	2.8	86.3	97.1	0.0	0.0	2.1	0.0	0.5	2.3	0.0
Elkhart MSA 2330	1	0.1	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.5	0.0	0.0	0.5	0.0
Lafayette MSA 3920	9	0.8	0.1	0.0	11.6	0.0	64.6	66.7	23.7	33.3	0.3	0.0	0.0	0.3	0.4
South Bend MSA 7800	5	0.5	2.0	0.0	18.7	0.0	59.4	100.0	19.9	0.0	0.1	0.0	0.0	0.4	0.0
Northern IN non-metro	18	1.7	0.0	0.0	6.7	5.6	74.7	77.8	18.6	16.7	0.4	0.0	0.4	0.4	0.4
Central IN non-metro	306	28.7	0.0	0.0	5.7	2.0	82.2	79.1	12.1	19.0	306	0.0	0.8	2.8	2.8
Southern IN non-metro	50	4.7	0.0	0.0	3.8	0.0	77.6	66.0	18.6	34.0	2.0	0.0	0.0	1.7	0.2

Table 19b. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Full-Review:										
Gary MSA 2960	192	16.3	3.0	0.0	14.8	6.2	53.8	53.7	28.4	40.1
Indianapolis MSA 3480	361	30.6	3.3	1.4	17.1	9.4	47.6	41.8	32.0	47.4
Limited-Review:										
Terre Haute MSA 8320	59	5.0	0.0	0.0	21.5	27.1	55.7	45.8	22.7	27.1
Bloomington MSA 1020	34	2.9	0.0	0.0	20.4	23.5	50.8	70.6	28.7	5.9
Cincinnati MSA 1640	21	1.8	0.0	0.0	13.8	0.0	86.3	100.0	0.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Lafayette MSA 3920	20	1.7	0.1	0.0	11.6	5.0	64.6	75.0	23.7	20.0
South Bend MSA 7800	31	2.6	2.0	0.0	18.7	22.6	59.4	45.2	19.9	32.3
Northern IN non-metro	106	9.0	0.0	0.0	6.7	11.3	74.7	74.5	18.6	14.1
Central IN non-metro	177	15.0	0.0	0.0	5.7	5.1	82.2	81.9	12.1	13.0
Southern IN non-metro	178	15.1	0.0	0.0	3.8	0.0	77.6	73.7	18.6	26.3

Table 20. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Gary MSA 2960	2	20.0	13.4	0.0	17.3	50.0	48.5	0.0	20.8	50.0	3.5	32.6	54.6	9.3
Indianapolis MSA 3480	3	30.0	7.7	0.0	23.2	33.3	48.1	33.3	21.0	33.3	12.7	21.1	38.0	28.2
Limited-Review:														
Terre Haute MSA 8320	5	50.0	3.7	20.0	42.7	80.0	39.9	0.0	13.7	0.0	6.7	26.7	20.0	46.7
Bloomington MSA 1020	0	0.0	10.8	0.0	48.1	0.0	11.7	0.0	29.4	0.0	0.0	91.3	0.0	8.7
Cincinnati MSA 1640	0	0.0	0.0	0.0	49.4	0.0	50.6	0.0	0.0	0.0	0.0	55.6	44.4	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0
Lafayette MSA 3920	0	0.0	10.8	0.0	43.0	0.0	15.6	0.0	30.1	0.0	4.3	44.7	40.4	10.6
South Bend MSA 7800	0	0.0	6.6	0.0	22.5	0.0	49.2	0.0	21.7	0.0	0.0	0.0	77.8	22.2
Northern IN non-metro	0	0.0	0.0	0.0	11.9	0.0	73.9	0.0	14.1	0.0	0.0	0.0	66.7	33.3
Central IN non-metro	0	0.0	0.0	0.0	5.4	0.0	82.7	0.0	12.0	0.0	0.0	16.1	58.1	25.8
Southern IN non-metro	0	0.0	0.0	0.0	9.8	0.0	80.9	0.0	9.3	0.0	0.0	0.0	75.0	25.0

Table 20a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Gary MSA 2960	2	20.0	13.4	0.0	17.3	50.0	48.5	0.0	20.8	50.0	2.3	0.0	3.6	0.0	12.5	
Indianapolis MSA 3480	3	30.0	7.7	0.0	23.2	33.3	48.1	33.3	21.0	33.3	4.2	0.0	6.7	3.7	5.0	
Limited Review:																
Terre Haute MSA 8320	5	50.0	3.7	20.0	42.7	80.0	39.9	0.0	13.7	0.0	33.3	100.0	100.0	0.0	0.0	
Bloomington MSA 1020	0	0.0	10.8	0.0	48.1	0.0	11.7	0.0	29.4	0.0	0.0	0.0	0.0	0.0	0.0	
Cincinnati MSA 1640	0	0.0	0.0	0.0	49.4	0.0	50.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lafayette MSA 3920	0	0.0	10.8	0.0	43.0	0.0	15.6	0.0	30.1	0.0	0.0	0.0	0.0	0.0	0.0	
South Bend MSA 7800	0	0.0	6.6	0.0	22.5	0.0	49.2	0.0	21.7	0.0	0.0	0.0	0.0	0.0	0.0	
Northern IN non-metro	0	0.0	0.0	0.0	11.9	0.0	73.9	0.0	14.1	0.0	0.0	0.0	0.0	0.0	0.0	
Central IN non-metro	0	0.0	0.0	0.0	5.4	0.0	82.7	0.0	12.0	0.0	0.0	0.0	0.0	0.0	0.0	
Southern IN non-metro	0	0.0	0.0	0.0	9.8	0.0	80.9	0.0	9.3	0.0	0.0	0.0	0.0	0.0	0.0	

Table 20b. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans
Full-Review:										
Gary MSA 2960	2	28.6	13.4	0.0	17.3	0.0	48.5	0.0	20.8	100.0
Indianapolis MSA 3480	2	28.6	7.7	0.0	23.2	0.0	48.1	100.0	21.0	0.0
Limited-Review:										
Terre Haute MSA 8320	2	28.6	3.7	0.0	42.7	50.0	39.9	0.0	13.7	50.0
Bloomington MSA 1020	0	0.0	10.8	0.0	48.1	0.0	11.7	0.0	29.4	0.0
Cincinnati MSA 1640	0	0.0	0.0	0.0	49.4	0.0	50.6	0.0	0.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Lafayette MSA 3920	0	0.0	10.8	0.0	43.0	0.0	15.6	0.0	30.1	0.0
South Bend MSA 7800	0	0.0	6.6	0.0	22.5	0.0	49.2	0.0	21.7	0.0
Northern IN non-metro	0	0.0	0.0	0.0	11.9	0.0	73.9	0.0	14.1	0.0
Central IN non-metro	1	14.2	0.0	0.0	5.4	0.0	82.7	0.0	12.0	100.0
Southern IN non-metro	0	0.0	0.0	0.0	9.8	0.0	80.9	0.0	9.3	0.0

Table 21. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999	
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income						
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Gary MSA 2960	47	3.9	4.6	0.0	13.8	8.5	52.5	42.5	29.1	48.9	2.1	10.4	50.4	37.1			
Indianapolis MSA 3480	685	56.6	7.0	6.0	17.4	16.9	41.9	32.1	33.7	45.0	4.1	13.5	41.0	41.4			
Limited-Review:																	
Terre Haute MSA 8320	28	2.3	6.7	7.1	29.7	17.9	44.7	57.1	18.9	17.9	4.1	25.4	47.0	23.6			
Bloomington MSA 1020	16	1.3	3.7	0.0	43.5	62.5	29.1	18.7	23.6	18.8	0.4	37.8	33.3	28.5			
Cincinnati MSA 1640	3	0.2	0.0	0.0	29.3	0.0	70.7	100.0	0.0	0.0	0.0	18.5	81.5	0.0			
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0			
Lafayette MSA 3920	10	0.8	9.7	0.0	31.9	30.0	41.7	50.0	16.4	20.0	9.0	22.9	46.6	21.5			
South Bend MSA 7800	1	0.1	8.7	0.0	21.0	0.0	55.4	100.0	14.9	0.0	5.1	19.7	56.6	18.5			
Northern IN non-metro	23	1.9	0.0	0.0	14.3	4.4	71.6	87.0	14.1	8.7	0.0	7.1	74.6	18.3			
Central IN non-metro	291	24.0	0.0	0.0	6.6	4.5	81.3	84.9	12.1	10.7	1.2	8.0	71.7	18.0			
Southern IN non-metro	107	8.8	0.0	0.0	3.9	4.7	77.0	80.4	19.1	14.9	0.0	3.6	75.3	21.1			

Table 21a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
				State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Gary MSA 2960	47	3.9	4.6	0.0	13.8	8.5	52.5	42.5	29.1	48.9	0.7	0.0	0.6	0.6	1.0
Indianapolis MSA 3480	685	56.6	7.0	6.0	17.4	16.9	41.9	32.1	33.7	45.0	4.1	6.1	5.1	3.2	4.5
Limited Review:															
Terre Haute MSA 8320	28	2.3	6.7	7.1	29.7	17.9	44.7	57.1	18.9	17.9	1.7	2.9	1.2	2.0	1.3
Bloomington MSA 1020	16	1.3	3.7	0.0	43.5	62.5	29.1	18.7	23.6	18.8	0.9	0.0	1.6	0.5	0.6
Cincinnati MSA 1640	3	0.2	0.0	0.0	29.3	0.0	70.7	100.0	0.0	0.0	0.9	0.0	0.0	1.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lafayette MSA 3920	10	0.8	9.7	0.0	31.9	30.0	41.7	50.0	16.4	20.0	0.5	0.0	0.7	0.6	0.5
South Bend MSA 7800	1	0.1	8.7	0.0	21.0	0.0	55.4	100.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0
Northern IN non-metro	23	1.9	0.0	0.0	14.3	4.4	71.6	87.0	14.1	8.7	0.9	0.0	0.5	1.0	0.4
Central IN non-metro	291	24.0	0.0	0.0	6.6	4.5	81.3	84.9	12.1	10.7	2.8	0.0	1.6	3.3	1.5
Southern IN non-metro	107	8.8	0.0	0.0	3.9	4.7	77.0	80.4	19.1	14.9	4.4	0.0	5.8	4.7	3.1

Table 21b. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES										
			State: Indiana				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans
Full-Review:										
Gary MSA 2960	148	9.3	4.6	0.0	13.8	10.8	52.5	46.6	29.1	42.6
Indianapolis MSA 3480	524	32.9	7.0	6.7	17.4	12.6	41.9	36.5	33.7	44.3
Limited-Review:										
Terre Haute MSA 8320	93	5.8	6.7	5.4	29.7	40.9	44.7	37.6	18.9	16.1
Bloomington MSA 1020	35	2.2	3.7	0.0	43.5	54.3	29.1	31.4	23.6	14.3
Cincinnati MSA 1640	5	0.3	0.0	0.0	29.3	0.0	70.7	100.0	0.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Lafayette MSA 3920	35	2.2	9.7	0.0	31.9	60.0	41.7	37.1	16.4	2.9
South Bend MSA 7800	8	0.5	8.7	25.0	21.0	25.0	55.4	12.5	14.9	37.5
Northern IN non-metro	52	3.3	0.0	0.0	14.3	7.7	71.6	78.8	14.1	13.5
Central IN non-metro	346	21.7	0.0	0.0	6.6	2.6	81.3	86.7	12.1	10.7
Southern IN non-metro	349	21.9	0.0	0.0	3.9	3.4	77.0	86.2	19.1	10.3

Table 22. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income								
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Gary MSA 2960	1	0.7	0.0	0.0	3.5	0.0	63.5	100.0	32.9	0.0	0.0	1.5	76.6	21.9					
Indianapolis MSA 3480	8	5.6	0.6	0.0	5.0	0.0	69.1	62.5	25.1	37.5	1.1	2.6	80.7	15.6					
Limited-Review:																			
Terre Haute MSA 8320	2	1.4	0.5	0.0	12.2	0.0	63.1	100.0	24.2	0.0	0.0	6.9	65.1	28.0					
Bloomington MSA 1020	0	0.0	0.0	0.0	10.0	0.0	76.9	0.0	13.1	0.0	0.0	21.4	64.3	14.3					
Cincinnati MSA 1640	0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	25.0	75.0	0.0					
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					
Lafayette MSA 3920	0	0.0	0.7	0.0	6.0	0.0	75.6	0.0	17.6	0.0	0.0	2.8	81.2	16.0					
South Bend MSA 7800	0	0.0	0.9	0.0	3.8	0.0	84.0	0.0	11.3	0.0	0.0	2.3	94.7	3.1					
Northern IN non-metro	5	3.5	0.0	0.0	1.2	0.0	88.4	53.8	10.4	46.2	0.0	0.0	89.9	10.1					
Central IN non-metro	107	74.3	0.0	0.0	3.0	1.1	86.5	81.1	10.5	17.8	0.3	4.2	85.5	9.9					
Southern IN non-metro	21	14.6	0.0	0.0	2.5	0.0	81.9	99.7	15.5	0.3	0.0	1.8	79.9	18.3					

Table 22a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999					Market Share (%) by Geography				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans						
Full-Review:																
Gary MSA 2960	1	0.7	0.0	0.0	3.5	0.0	63.5	100.0	32.9	0.0	0.7	0.0	0.0	1.0	0.0	
Indianapolis MSA 3480	8	5.6	0.6	0.0	5.0	0.0	69.1	62.5	25.1	37.5	1.5	0.0	0.0	1.2	3.6	
Limited-Review:																
Terre Haute MSA 8320	2	1.4	0.5	0.0	12.2	0.0	63.1	100.0	24.2	0.0	0.8	0.0	0.0	1.2	0.0	
Bloomington MSA 1020	0	0.0	0.0	0.0	10.0	0.0	76.9	0.0	13.1	0.0	0.0	0.0	0.0	0.0	0.0	
Cincinnati MSA 1640	0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lafayette MSA 3920	0	0.0	0.7	0.0	6.0	0.0	75.6	0.0	17.6	0.0	0.0	0.0	0.0	0.0	0.0	
South Bend MSA 7800	0	0.0	0.9	0.0	3.8	0.0	84.0	0.0	11.3	0.0	0.0	0.0	0.0	0.0	0.0	
Northern IN non-metro	5	3.5	0.0	0.0	1.2	0.0	88.4	53.8	10.4	46.2	0.5	0.0	0.0	0.3	1.9	
Central IN non-metro	107	74.3	0.0	0.0	3.0	1.1	86.5	81.1	10.5	17.8	0.6	0.0	7.9	6.9	9.5	
Southern IN non-metro	21	14.6	0.0	0.0	2.5	0.0	81.9	99.7	15.5	0.3	2.5	0.0	0.0	3.0	0.6	

Table 22b. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: Indiana					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans
Full-Review:										
Gary MSA 2960	8	2.5	0.0	0.0	3.5	0.0	63.5	75.0	32.9	25.0
Indianapolis MSA 3480	13	4.0	0.6	0.0	5.0	0.0	69.1	100.0	25.1	0.0
Limited-Review:										
Terre Haute MSA 8320	8	2.5	0.5	0.0	12.2	25.0	63.1	62.5	24.2	12.5
Bloomington MSA 1020	3	0.9	0.0	0.0	10.0	0.0	76.9	66.7	13.1	33.3
Cincinnati MSA 1640	1	0.3	0.0	0.0	3.2	0.0	96.8	100.0	0.0	0.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0
Lafayette MSA 3920	0	0.0	0.7	0.0	6.0	0.0	75.6	0.0	17.6	0.0
South Bend MSA 7800	4	1.2	0.9	0.0	3.8	0.0	84.0	100.0	11.3	0.0
Northern IN non- metro	33	10.2	0.0	0.0	1.2	0.0	88.4	93.9	10.4	6.0
Central IN non-metro	127	39.2	0.0	0.0	3.0	6.3	86.5	81.9	10.5	11.8
Southern IN non- metro	127	39.2	0.0	0.0	2.5	3.9	81.9	91.3	15.5	4.7

Table 23. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Gary MSA 2960	103	7.8	20.6	6.8	16.8	25.2	24.2	27.2	38.3	39.8	9.5	23.6	31.5	33.9	
Indianapolis MSA 3480	711	53.8	18.6	5.1	18.6	15.0	24.1	21.4	38.7	55.8	11.2	25.9	29.5	31.8	
Limited-Review:															
Terre Haute MSA 8320	35	2.6	19.4	5.7	19.2	17.1	23.2	8.6	38.2	68.6	9.2	22.3	26.8	39.8	
Bloomington MSA 1020	18	1.4	19.8	5.6	16.8	11.1	24.4	27.8	39.0	55.6	8.9	19.6	28.1	42.2	
Cincinnati MSA 1640	20	1.5	18.1	10.0	21.7	20.0	25.6	40.0	34.6	30.0	9.9	25.0	33.7	30.5	
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0	22.2	36.3	27.5	14.0	
Lafayette MSA 3920	7	0.5	17.2	0.0	18.4	14.3	24.7	28.6	39.7	57.1	8.6	23.4	30.8	36.2	
South Bend MSA 7800	29	2.2	17.8	20.7	19.6	10.3	24.1	34.5	38.4	34.5	13.6	24.8	27.4	32.4	
Northern IN non-metro	35	2.6	16.5	5.7	18.3	17.1	25.1	40.0	40.1	37.1	8.8	22.4	31.5	36.1	
Central IN non-metro	243	18.4	17.3	7.0	19.7	23.9	24.6	29.6	38.4	37.9	10.7	25.9	31.3	31.3	
Southern IN non-metro	120	9.1	17.3	7.5	18.4	20.8	25.4	26.7	39.0	41.7	12.6	26.9	30.7	29.2	

Table 23a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Gary MSA 2960	103	7.8	20.6	6.8	16.8	25.2	24.2	27.2	38.3	39.8	1.1	0.8	1.2	1.0	1.3	
Indianapolis MSA 3480	711	53.8	18.6	5.1	18.6	15.0	24.1	21.4	38.7	55.8	2.1	0.9	1.2	1.5	3.6	
Limited-Review:																
Terre Haute MSA 8320	35	2.6	19.4	5.7	19.2	17.1	23.2	8.6	38.2	68.6	1.5	0.9	1.2	0.5	2.6	
Bloomington MSA 1020	18	1.4	19.8	5.6	16.8	11.1	24.4	27.8	39.0	55.6	1.0	0.6	0.6	1.0	1.4	
Cincinnati MSA 1640	20	1.5	18.1	10.0	21.7	20.0	25.6	40.0	34.6	30.0	1.9	1.9	1.5	2.3	1.9	
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lafayette MSA 3920	7	0.5	17.2	0.0	18.4	14.3	24.7	28.6	39.7	57.1	0.3	0.0	0.0	0.2	0.4	
South Bend MSA 7800	29	2.2	17.8	20.7	19.6	10.3	24.1	34.5	38.4	34.5	0.7	1.0	0.3	0.9	0.7	
Northern IN non-metro	35	2.6	16.5	5.7	18.3	17.1	25.1	40.0	40.1	37.1	1.5	1.0	1.2	1.9	1.6	
Central IN non-metro	243	18.4	17.3	7.0	19.7	23.9	24.6	29.6	38.4	37.9	4.7	3.1	4.3	4.5	5.7	
Southern IN non-metro	120	9.1	17.3	7.5	18.4	20.8	25.4	26.7	39.0	41.7	8.3	5.0	6.4	7.2	11.9	

Table 23b. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE TO DECEMBER 31, 2000		State: Indiana				Evaluation Period: JANUARY 1, 2000				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Full-Review:										
Gary MSA 2960	551	21.2	20.6	8.9	16.8	25.6	24.2	28.3	38.3	36.1
Indianapolis MSA 3480	810	31.2	18.6	9.4	18.6	21.0	24.1	24.1	38.7	43.2
Limited-Review:										
Terre Haute MSA 8320	123	4.7	19.4	8.9	19.2	28.5	23.2	28.5	38.2	30.9
Bloomington MSA 1020	83	3.2	19.8	12.0	16.8	28.9	24.4	30.1	39.0	25.5
Cincinnati MSA 1640	54	2.1	18.1	11.1	21.7	27.8	25.6	31.5	34.6	27.8
Elkhart MSA 2330	2	0.1	11.2	0.0	20.2	50.0	28.6	50.0	40.0	0.0
Lafayette MSA 3920	28	1.1	17.2	10.7	18.4	10.7	24.7	25.0	39.7	53.6
South Bend MSA 7800	121	4.7	17.8	9.9	19.6	30.6	24.1	30.6	38.4	25.6
Northern IN non-metro	150	5.8	16.5	8.7	18.3	22.0	25.1	36.0	40.1	33.3
Central IN non-metro	306	11.8	17.3	8.5	19.7	24.5	24.6	29.4	38.4	36.3
Southern IN non-metro	366	14.1	17.3	9.0	18.4	26.2	25.4	28.1	39.0	36.3

Table 24. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)								
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
Gary MSA 2960	5	0.8	20.6	18.5	16.8	14.8	24.2	22.2	38.3	44.4	15.1	20.1	32.0	31.6					
Indianapolis MSA 3480	354	56.6	18.6	9.3	18.6	16.7	24.1	31.4	38.7	41.2	14.3	23.2	28.1	33.6					
Limited-Review:																			
Terre Haute MSA 8320	4	0.6	19.4	25.0	19.2	50.0	23.2	25.0	38.2	0.0	15.2	18.2	28.5	37.0					
Bloomington MSA 1020	1	0.2	19.8	0.0	16.8	0.0	24.4	0.0	39.0	100.0	12.9	27.1	27.2	32.0					
Cincinnati MSA 1640	19	3.0	18.1	15.8	21.7	15.8	25.6	36.8	34.6	31.6	10.8	21.3	37.0	30.5					
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0	16.2	17.6	29.4	36.8					
Lafayette MSA 3920	2	0.3	17.2	0.0	18.4	0.0	24.7	50.0	39.7	50.0	9.7	26.2	29.4	34.6					
South Bend MSA 7800	4	0.6	17.8	25.0	19.6	25.0	24.1	0.0	38.4	50.0	16.1	26.5	26.4	29.3					
Northern IN non-metro	21	3.4	16.5	23.8	18.3	23.8	25.1	9.5	40.1	42.9	11.4	21.2	30.0	36.4					
Central IN non-metro	189	30.2	17.3	11.6	19.7	23.3	24.6	27.5	38.4	37.0	14.1	21.1	29.8	34.6					
Southern IN non-metro	26	4.2	17.3	1.2	18.4	11.8	25.4	45.2	39.0	41.8	10.5	20.8	35.0	32.7					

Table 24a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Review:																
Gary MSA 2960	5	0.8	20.6	18.5	16.8	14.8	24.2	22.2	38.3	44.4	1.0	0.2	0.7	0.7	1.4	
Indianapolis MSA 3480	354	56.6	18.6	9.3	18.6	16.7	24.1	31.4	38.7	41.2	5.0	3.3	3.6	5.6	6.1	
Limited-Review:																
Terre Haute MSA 8320	4	0.6	19.4	25.0	19.2	50.0	23.2	25.0	38.2	0.0	0.3	0.5	0.9	0.3	0.0	
Bloomington MSA 1020	1	0.2	19.8	0.0	16.8	0.0	24.4	0.0	39.0	100.0	0.2	0.0	0.0	0.0	0.6	
Cincinnati MSA 1640	19	3.0	18.1	15.8	21.7	15.8	25.6	36.8	34.6	31.6	6.2	9.1	4.6	6.2	6.5	
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	
Lafayette MSA 3920	2	0.3	17.2	0.0	18.4	0.0	24.7	50.0	39.7	50.0	0.4	0.0	0.0	50.0	50.0	
South Bend MSA 7800	4	0.6	17.8	25.0	19.6	25.0	24.1	0.0	38.4	50.0	0.2	0.4	0.2	0.0	0.4	
Northern IN non-metro	21	3.4	16.5	23.8	18.3	23.8	25.1	9.5	40.1	42.9	1.7	3.6	1.9	0.5	2.0	
Central IN non-metro	189	30.2	17.3	11.6	19.7	23.3	24.6	27.5	38.4	37.0	12.9	10.7	14.3	12.0	13.9	
Southern IN non-metro	26	4.2	17.3	1.2	18.4	11.8	25.4	45.2	39.0	41.8	5.3	1.9	3.9	6.4	6.2	

Table 24b. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Full-Review:										
Gary MSA 2960	75	8.6	20.6	18.7	16.8	18.7	24.2	38.7	38.3	22.6
Indianapolis MSA 3480	302	34.6	18.6	10.9	18.6	22.2	24.1	33.8	38.7	32.1
Limited-Review:										
Terre Haute MSA 8320	35	4.0	19.4	11.4	19.2	34.3	23.2	22.9	38.2	31.4
Bloomington MSA 1020	18	2.1	19.8	5.6	16.8	22.2	24.4	27.8	39.0	38.9
Cincinnati MSA 1640	18	2.1	18.1	11.1	21.7	33.3	25.6	16.7	34.6	38.9
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0
Lafayette MSA 3920	6	0.7	17.2	66.7	18.4	16.7	24.7	16.6	39.7	0.0
South Bend MSA 7800	8	0.9	17.8	25.0	19.6	12.5	24.1	37.5	38.4	25.0
Northern IN non-metro	41	4.7	16.5	9.8	18.3	21.9	25.1	34.2	40.1	34.2
Central IN non-metro	234	26.8	17.3	8.6	19.7	29.5	24.6	32.9	38.4	28.6
Southern IN non-metro	137	15.7	17.3	6.1	18.4	20.9	25.4	22.1	39.0	48.2

Table 25. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: Indiana					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Gary MSA 2960	30	2.8	20.6	6.7	16.8	26.7	24.2	36.6	38.3	30.0	12.9	19.8	29.3	33.7	
Indianapolis MSA 3480	571	53.3	18.6	5.1	18.6	14.0	24.1	21.2	38.7	58.7	13.5	21.4	26.4	31.8	
Limited-Review:															
Terre Haute MSA 8320	26	2.4	19.4	11.5	19.2	15.4	23.2	38.5	38.2	34.6	11.3	21.9	27.3	37.5	
Bloomington MSA 1020	16	1.5	19.8	6.2	16.8	25.0	24.4	31.3	39.0	37.5	8.8	19.8	26.5	40.8	
Cincinnati MSA 1640	31	2.9	18.1	3.2	21.7	29.0	25.6	32.3	34.6	35.5	10.4	25.6	33.5	28.5	
Elkhart MSA 2330	1	0.1	11.2	0.0	20.2	100.0	28.6	0.0	40.0	0.0	7.5	23.6	38.5	27.3	
Lafayette MSA 3920	9	0.8	17.2	0.0	18.4	33.3	24.7	0.0	39.7	66.7	8.4	19.1	29.2	38.1	
South Bend MSA 7800	5	0.5	17.8	20.0	19.6	20.0	24.1	20.0	38.4	40.0	15.2	24.0	26.6	29.8	
Northern IN non-metro	18	1.7	16.5	0.0	18.3	11.1	25.1	22.2	40.1	66.7	8.0	20.1	29.8	39.1	
Central IN non-metro	305	28.5	17.3	5.2	19.7	19.0	24.6	33.1	38.4	42.3	8.8	21.5	31.0	36.1	
Southern IN non-metro	50	4.7	17.3	8.0	18.4	24.0	25.4	38.0	39.0	28.0	10.6	21.4	33.0	33.4	

Table 25a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
				State: Indiana				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Gary MSA 2960	30	2.8	20.6	6.7	16.8	26.7	24.2	36.6	38.3	30.0	0.3	0.1	0.4	0.3	0.2
Indianapolis MSA 3480	571	53.3	18.6	5.1	18.6	14.0	24.1	21.2	38.7	58.7	1.7	0.6	1.1	1.4	3.1
Limited-Review:															
Terre Haute MSA 8320	26	2.4	19.4	11.5	19.2	15.4	23.2	38.5	38.2	34.6	0.9	0.9	0.7	1.3	0.9
Bloomington MSA 1020	16	1.5	19.8	6.2	16.8	25.0	24.4	31.3	39.0	37.5	0.9	0.7	1.2	1.1	0.9
Cincinnati MSA 1640	31	2.9	18.1	3.2	21.7	29.0	25.6	32.3	34.6	35.5	2.2	0.7	2.4	2.1	2.7
Elkhart MSA 2330	1	0.1	11.2	0.0	20.2	100.0	28.6	0.0	40.0	0.0	0.6	0.0	2.6	0.0	0.0
Lafayette MSA 3920	9	0.8	17.2	0.0	18.4	33.3	24.7	0.0	39.7	66.7	0.4	0.0	0.7	0.0	0.7
South Bend MSA 7800	5	0.5	17.8	20.0	19.6	20.0	24.1	20.0	38.4	40.0	0.1	0.2	0.1	1.0	0.2
Northern IN non-metro	18	1.7	16.5	0.0	18.3	11.1	25.1	22.2	40.1	66.7	0.5	0.0	0.3	0.4	0.9
Central IN non-metro	305	28.5	17.3	5.2	19.7	19.0	24.6	33.1	38.4	42.3	4.3	2.6	3.8	4.6	5.1
Southern IN non-metro	50	4.7	17.3	8.0	18.4	24.0	25.4	38.0	39.0	28.0	2.5	1.9	2.8	2.9	2.1

Table 25b. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: Indiana		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Full-Review:										
Gary MSA 2960	176	15.8	20.6	9.7	16.8	18.2	24.2	28.4	38.3	42.0
Indianapolis MSA 3480	353	31.6	18.6	7.4	18.6	19.3	24.1	27.8	38.7	44.2
Limited-Review:										
Terre Haute MSA 8320	56	5.0	19.4	8.9	19.2	21.4	23.2	41.1	38.2	26.8
Bloomington MSA 1020	32	2.9	19.8	9.4	16.8	21.9	24.4	34.4	39.0	31.2
Cincinnati MSA 1640	20	1.8	18.1	10.0	21.7	25.0	25.6	30.0	34.6	35.0
Elkhart MSA 2330	0	0.0	11.2	0.0	20.2	0.0	28.6	0.0	40.0	0.0
Lafayette MSA 3920	20	1.8	17.2	15.0	18.4	20.0	24.7	25.0	39.7	35.0
South Bend MSA 7800	27	2.4	17.8	0.0	19.6	18.5	24.1	29.6	38.4	44.4
Northern IN non-metro	98	8.8	16.5	6.1	18.3	24.5	25.1	28.6	40.1	39.8
Central IN non-metro	171	15.3	17.3	7.6	19.7	29.2	24.6	28.6	38.4	32.2
Southern IN non-metro	164	14.7	17.3	4.9	18.4	18.5	25.4	34.7	39.0	40.0

Table 26. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: Indiana			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Gary MSA 2960	47	3.9	87.4	93.6	33	8	6	0.7	1.1
Indianapolis MSA 3480	685	56.6	86.1	55.5	406	131	148	4.3	4.1
Limited-Review:									
Terre Haute MSA 8320	28	2.3	87.9	85.7	16	8	4	1.7	1.9
Bloomington MSA 1020	16	1.3	88.2	75.0	11	2	3	0.9	1.0
Cincinnati MSA 1640	3	0.2	88.7	33.3	2	1	0	0.9	0.5
Elkhart MSA 2330	0	0.0	73.1	0.0	0	0	0	0.0	0.0
Lafayette MSA 3920	10	0.8	86.9	80.0	5	2	3	0.5	0.6
South Bend MSA 7800	1	0.1	85.9	100.0	0	1	0	0.0	0.0
Northern IN non-metro	23	1.9	88.3	91.3	16	7	0	0.9	3.3
Central IN non-metro	291	24.0	88.9	85.6	238	38	15	2.9	3.3
Southern IN non-metro	107	8.8	88.1	92.5	97	7	3	4.4	6.1

Table 26a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	% Rev \$1 million or less
Full-Review:									
Gary MSA 2960	47	3.9	87.4	93.6	33	8	6	6,460	63.1
Indianapolis MSA 3480	685	56.6	86.1	55.5	406	131	148	16,098	57.5
Limited-Review:									
Terre Haute MSA 8320	28	2.3	87.9	85.7	16	8	4	1,688	76.5
Bloomington MSA 1020	16	1.3	88.2	75.0	11	2	3	1,699	71.4
Cincinnati MSA 1640	3	0.2	88.7	33.3	2	1	0	351	62.4
Elkhart MSA 2330	0	0.0	73.1	0.0	0	0	0	191	62.3
Lafayette MSA 3920	10	0.8	86.9	80.0	5	2	3	1,891	69.9
South Bend MSA 7800	1	0.1	85.9	100.0	0	1	0	3,014	60.4
Northern IN non-metro	23	1.9	88.3	91.3	16	7	0	2,605	61.3
Central IN non-metro	291	24.0	88.9	85.6	238	38	15	10,090	74.4
Southern IN non-metro	107	8.8	88.1	92.5	97	7	3	2,405	67.6

Table 26b. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Full-Review:							
Gary MSA 2960	148	9.4	87.4	73.0	83	34	31
Indianapolis MSA 3480	524	33.3	86.1	61.8	338	107	79
Limited-Review:							
Terre Haute MSA 8320	93	5.9	87.9	75.3	75	11	7
Bloomington MSA 1020	35	2.2	88.2	77.1	32	1	2
Cincinnati MSA 1640	5	0.3	88.7	60.0	4	1	0
Elkhart MSA 2330	0	0.0	73.1	0.0	0	0	0
Lafayette MSA 3920	35	2.2	86.9	77.1	26	9	0
South Bend MSA 7800	8	0.5	85.9	100.0	3	2	3
Northern IN non-metro	52	3.3	88.3	82.7	34	12	6
Central IN non-metro	346	22.0	88.9	86.7	277	50	19
Southern IN non-metro	328	20.8	88.1	86.3	286	25	17

Table 27. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		State: Indiana			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Gary MSA 2960	1	0.7	97.9	100.0	1	0	0	0.7	1.0
Indianapolis MSA 3480	8	5.6	98.0	87.5	6	1	1	1.5	1.7
Limited-Review:									
Terre Haute MSA 8320	2	1.4	99.1	100.0	0	2	0	0.8	0.8
Bloomington MSA 1020	0	0.0	98.7	0.0	0	0	0	0.0	0.0
Cincinnati MSA 1640	0	0.0	100.0	0.0	0	0	0	0.0	0.0
Elkhart MSA 2330	0	0.0	83.3	0.0	0	0	0	0.0	0.0
Lafayette MSA 3920	0	0.0	98.5	0.0	0	0	0	0.0	0.0
South Bend MSA 7800	0	0.0	97.6	0.0	0	0	0	0.0	0.0
Northern IN non-metro	5	3.5	99.0	100.0	5	0	0	0.5	0.8
Central IN non-metro	107	74.3	99.2	97.2	92	12	3	7.2	7.4
Southern IN non-metro	21	14.6	98.7	100.0	16	5	0	2.5	2.7

Table 27a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Indiana Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Gary MSA 2960	1	0.7	97.9	100.0	1	0	0	137	70.8
Indianapolis MSA 3480	8	5.6	98.0	87.5	6	1	1	533	88.9
Limited-Review:									
Terre Haute MSA 8320	2	1.4	99.1	100.0	0	2	0	261	96.9
Bloomington MSA 1020	0	0.0	98.7	0.0	0	0	0	14	92.9
Cincinnati MSA 1640	0	0.0	100.0	0.0	0	0	0	48	95.8
Elkhart MSA 2330	0	0.0	83.3	0.0	0	0	0	0	0.0
Lafayette MSA 3920	0	0.0	98.5	0.0	0	0	0	144	91.0
South Bend MSA 7800	0	0.0	97.6	0.0	0	0	0	131	92.4
Northern IN non-metro	5	3.5	99.0	100.0	5	0	0	1,037	60.8
Central IN non-metro	107	74.3	99.2	97.2	92	12	3	10,090	74.4
Southern IN non-metro	21	14.6	98.7	100.0	16	5	0	843	93.8

Table 27b. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Indiana Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size		
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000
Full-Review:							
Gary MSA 2960	8	2.5	97.9	100.0	7	1	0
Indianapolis MSA 3480	13	4.0	98.0	92.3	13	0	0
Limited-Review:							
Terre Haute MSA 8320	8	2.5	99.1	100.0	6	2	0
Bloomington MSA 1020	3	0.9	98.7	100.0	3	0	0
Cincinnati MSA 1640	1	0.3	100.0	100.0	1	0	0
Elkhart MSA 2330	0	0.0	83.3	0.0	0	0	0
Lafayette MSA 3920	0	0.0	98.5	0.0	0	0	0
South Bend MSA 7800	4	1.2	97.6	100.0	4	0	0
Northern IN non-metro	33	10.2	99.0	97.0	29	2	2
Central IN non-metro	127	39.2	99.2	100.0	116	10	1
Southern IN non-metro	127	39.2	98.7	96.1	108	15	4

Table 28. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Indiana								Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans
Full-Review:																		
Gary MSA 2960	1,379	6.0	5.7	0.5	17.7	7.8	52.4	56.0	24.1	35.7	24.4	0.1	15.6	0.9	19.8	0.7	40.3	0.5
Indianapolis MSA 3480	10,321	45.0	5.4	1.4	21.0	8.8	46.7	47.5	26.9	42.3	22.2	7.3	17.0	15.1	20.7	20.1	40.1	28.2
Limited-Review:																		
Terre Haute MSA 8320	1,651	7.2	0.4	0.6	27.3	16.3	52.2	51.9	20.1	31.2	24.7	0.2	15.5	0.7	18.0	1.0	41.8	0.7
Bloomington MSA 1020	801	3.5	3.1	0.1	34.7	24.1	35.0	55.1	27.3	20.7	26.2	4.2	14.6	6.9	18.0	8.5	41.2	8.6
Cincinnati MSA 1640	262	1.1	0.0	0.0	17.6	7.6	82.4	92.4	0.0	0.0	21.3	14.9	17.6	29.0	21.3	26.7	39.8	26.0
Elkhart MSA 2330	0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	13.1	0.0	18.0	0.0	28.8	0.0	40.1	0.0
Lafayette MSA 3920	367	1.6	2.9	0.3	22.8	10.6	51.2	65.7	23.0	23.4	23.1	3.0	16.1	3.8	19.0	7.1	41.8	6.8
South Bend MSA 7800	126	0.5	3.4	1.6	21.5	11.1	57.4	62.7	17.7	24.6	22.4	1.6	17.2	7.1	19.9	3.2	40.5	4.0
Northern IN non-metro	852	3.7	0.0	0.0	8.6	5.9	74.5	80.3	16.9	13.8	20.8	0.2	16.5	0.3	20.9	0.2	41.8	0.7
Central IN non-metro	3,538	15.4	0.0	0.0	5.8	5.5	82.7	79.7	11.6	14.7	22.0	4.3	17.0	11.8	20.5	15.5	40.5	18.0
Southern IN non-metro	3,646	15.9	0.0	0.0	4.7	1.5	77.9	90.6	17.4	7.8	24.8	0.0	15.8	0.2	19.8	0.1	39.6	0.2

Table 28a. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Indiana								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000								
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution								
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	% of Hhlds	% Bank Loans	
Full-Review:																			
Gary MSA 2960	2,113	10.1	5.7	0.9	17.7	8.3	52.4	55.3	24.1	35.5	24.4	7.9	15.6	17.1	19.8	22.0	40.3	26.8	
Indianapolis MSA 3480	8,730	41.6	5.4	1.3	21.0	8.7	46.7	47.1	26.9	42.8	22.2	10.6	17.0	22.1	20.7	26.4	40.1	35.2	
Limited-Review:																			
Terre Haute MSA 8320	1,001	4.8	0.4	0.5	27.3	16.6	52.2	56.1	20.1	26.8	24.7	6.4	15.5	15.2	18.0	20.0	41.8	29.8	
Bloomington MSA 1020	493	2.4	3.1	0.2	34.7	21.7	35.0	51.1	27.3	27.0	26.2	12.6	14.6	23.7	18.0	24.3	41.2	23.9	
Cincinnati MSA 1640	225	1.1	0.0	0.0	17.6	8.4	82.4	91.6	0.0	0.0	21.3	10.7	17.6	26.7	21.3	29.8	39.8	31.6	
Elkhart MSA 2330	7	0.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	13.1	14.3	18.0	14.3	28.8	28.6	40.1	28.6	
Lafayette MSA 3920	239	1.1	2.9	0.4	22.8	13.0	51.2	61.5	23.0	25.1	23.1	13.0	16.1	18.0	19.0	23.8	41.8	26.4	
South Bend MSA 7800	324	1.5	3.4	0.3	21.5	12.7	57.4	63.3	17.7	23.8	22.4	10.5	17.2	22.2	19.9	27.2	40.5	21.9	
Northern IN non-metro	740	3.5	0.0	0.0	8.6	5.8	74.5	75.1	16.9	19.0	20.8	6.1	16.5	16.8	20.9	23.1	41.8	25.0	
Central IN non-metro	3,129	14.9	0.0	0.0	5.8	4.7	82.7	84.1	11.6	11.1	22.0	9.7	17.0	23.6	20.5	28.4	40.5	30.4	
Southern IN non-metro	3,969	18.9	0.0	0.0	4.7	1.1	77.9	86.0	17.4	12.9	24.8	7.4	15.8	13.6	19.8	15.9	39.6	15.6	

Table 29. Qualified Investments

QUALIFIED INVESTMENTS		State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Areas:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Review:									
Gary MSA 2960	0	0	8	108	8	108	2.1	0	0
Indianapolis MSA 3480	1	141	31	2,136	32	2,277	44.2	0	165
Limited-Review:									
Terre Haute MSA 8320	0	0	4	69	4	69	1.3	0	0
Bloomington MSA 1020	0	0	4	516	4	516	10.0	0	0
Cincinnati MSA 1640	0	0	0	0	0	0	0.0	0	0
Elkhart MSA 2330	0	0	0	0	0	0	0.0	0	0
Lafayette MSA 3920	0	0	1	212	1	212	4.1	0	0
South Bend MSA 7800	0	0	1	10	1	10	0.2	0	0
Northern IN non-metro	0	0	2	6	2	6	0.1	0	0
Central IN non-metro	0	0	6	1,555	6	1,555	30.2	0	0
Southern IN non-metro	0	0	4	397	4	397	7.7	0	0

Table 30. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		State: Indiana		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Review:																					
Gary MSA 2960	18.4	18	15.8	0	16.7	44.4	38.9	0	0					5.3	18.7	51.3	24.7				
Indianapolis MSA 3480	39.0	45	39.5	4.4	11.1	53.3	31.2	0	0					5.4	20.8	46.0	27.6				
Limited-Review:																					
Terre Haute MSA 8320	5.7	6	5.3	16.7	0	66.6	16.7	0	0					0.2	24.9	50.2	24.6				
Bloomington MSA 1020	2.4	3	2.6	0	33.3	33.3	33.3	0	0					13.9	28.1	34.1	23.9				
Cincinnati MSA 1640	0.6	1	0.9	0	100.0	0	0	0	0					0.0	16.2	83.8	0.0				
Elkhart MSA 2330	0.0	0	0.0	0	0	0	0	0	0					0.0	0.0	0.0	0.0				
Lafayette MSA 3920	1.4	3	2.6	33.3	33.3	0	33.3	0	0					3.1	24.5	47.0	20.1				
South Bend MSA 7800	0.2	1	0.9	0	0	0	100.0	0	0					3.1	23.2	55.6	18.1				
Northern IN non-metro	6.7	8	7.0	0	25.0	50.0	25.0	0	0					0.0	10.7	73.2	16.1				
Central IN non-metro	12.8	13	11.4	0	0	84.6	15.4	0	0					0.0	5.7	82.7	11.6				
Southern IN non-metro	12.8	16	14.0	0	6.3	93.7	0	0	0					0.0	5.4	76.5	18.0				

Table 31. Lending Volume

LENDING VOLUME		State: Michigan						Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999					
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Review:													
Benton Harbor MSA 0870	86.8	43	4,106	86	6,166	0	0	0	0	132	10,272	32.7	
Limited-Review:													
Grand Rapids/Holland/Muskegon MSA 3000	6.6	9	482	1	30	0	0	0	0	10	512	59.5	
Kalamazoo/Battle Creek MSA 3720	4.6	4	140	3	113	0	0	0	0	7	253	1.2	
Non-metropolitan Michigan	2.0	3	107	0	0	0	0	0	0	3	107	6.5	

Table 31a. Lending Volume

LENDING VOLUME		State: Michigan						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000					
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Review:													
Benton Harbor MSA 0870	26.9	239	21,622	185	26,874	15	919	0	0	439	49,415	32.7	
Limited-Review:													
Grand Rapids /Holland/Muskegon MSA 3000	65.5	755	95,184	311	5,164	1	25	0	0	1,067	100,373	59.5	
Kalamazoo/Battle Creek MSA 3720	2.4	27	1,299	9	927	3	202	0	0	39	2,428	1.2	

Non-metropolitan Michigan	5.2	67	6,143	18	1,866	0	0	0	0	85	8,009	6.5
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Table 31b. Lending Volume

LENDING VOLUME 1999		State: Michigan						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31,						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:														
Benton Harbor MSA 0870	1.2	12	301	745	9,640	0	0	0	0	603	\$6,374	1360	16,315	32.7
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	92.3	899	9,957	3,214	40,463	0	0	338	1,903	132	1,367	4,583	53,690	59.5
Kalamazoo/Battle Creek MSA 3720	0.3	3	30	104	1,379	0	0	1	3	74	862	182	2,274	1.2
Non-metropolitan Michigan	6.2	60	1,094	319	4,229	0	0	62	328	49	424	490	6,075	6.5

Table 31c. Lending Volume

LENDING VOLUME 2000		State: Michigan						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31,						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:														
Benton Harbor MSA 0870	16.0	248	605	822	10,712	1	14	5	126	373	3,427	1,449	14,884	32.7
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	75.6	1,173	17,094	2,698	32,624	1	5	322	2,527	125	1,667	4,319	53,917	59.5
Kalamazoo/Battle Creek MSA 3720	2.1	32	69	114	1,440	2	7	1	15	33	236	182	1,767	1.2

Non-metropolitan Michigan	6.3	98	1,921	346	4,352	0	0	63	487	37	402	544	7,162	6.5
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Table 32. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Benton Harbor MSA 0870	22	75.9	4.8	0.0	4.7	0.0	68.5	54.5	22.0	45.5	2.8	3.4	68.5	25.3	
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	6	20.7	2.5	0.0	11.8	33.3	64.9	66.7	20.8	0.0	2.1	10.7	65.5	21.7	
Kalamazoo/Battle Creek MSA 3720	1	3.4	7.2	0.0	75.5	0.0	17.3	100.0	0.0	0.0	4.0	71.5	24.4	0.0	
Non-metropolitan Michigan	0	0.0	0.0	0.0	7.9	0.0	80.3	0.0	11.8	0.0	0.0	7.1	80.7	12.2	

Table 32a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	22	75.9	4.8	0.0	4.7	0.0	68.5	54.5	22.0	45.5	0.9	0.0	0.0	0.7	1.5
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	6	20.7	2.5	0.0	11.8	33.3	64.9	66.7	20.8	0.0	0.0	0.0	0.0	0.0	0.0

Kalamazoo/Battle Creek MSA 3720	1	3.4	7.2	0.0	75.5	0.0	17.3	100.0	0.0	0.0	0.2	0.0	0.0	0.8	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	7.9	0.0	80.3	0.0	11.8	0.0	0.0	0.0	0.0	0.0	0.0

Table 32b. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE TO DECEMBER 31, 2000		State: Michigan		Evaluation Period: JANUARY 1, 2000						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	115	15.2	4.8	0.0	4.7	4.4	68.5	65.2	22.0	30.4
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	590	77.7	2.5	0.7	11.8	1.7	64.9	69.1	20.8	26.5
Kalamazoo/Battle Creek MSA 3720	12	1.6	7.2	0.0	75.5	100.0	17.3	0.0	0.0	0.0
Non-metropolitan Michigan	42	5.5	0.0	0.0	7.9	7.1	80.3	88.1	11.8	4.8

Table 33. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Benton Harbor MSA 0870	8	61.5	4.8	12.5	4.7	0.0	68.5	62.5	22.0	25.0	3.9	4.2	66.2	25.7	
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	2.5	0.0	11.8	0.0	64.9	0.0	20.8	0.0	2.7	11.3	64.9	21.1	
Kalamazoo/Battle Creek MSA 3720	3	23.1	7.2	0.0	75.5	100.0	17.3	0.0	0.0	0.0	7.5	73.9	18.6	0.0	
Non-metropolitan Michigan	2	15.4	0.0	0.0	7.9	0.0	80.3	0.0	11.8	100.0	0.0	9.8	73.6	16.5	

Table 33a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	8	61.5	4.8	12.5	4.7	0.0	68.5	62.5	22.0	25.0	0.7	2.2	0.0	0.7	0.7
Limited-Review:															
Grand Rapids/Holland/Mu	0	0.0	2.5	0.0	11.8	0.0	64.9	0.0	20.8	0.0	0.0	0.0	0.0	0.0	0.0

skegon MSA 3000															
Kalamazoo/Battle Creek 3720	3	23.1	7.2	0.0	75.5	100.0	17.3	0.0	0.0	0.0	1.0	0.0	1.3	0.0	0.0
Non-metropolitan Michigan	2	15.4	0.0	0.0	7.9	0.0	80.3	0.0	11.8	100.0	0.3	0.0	0.0	0.0	2.0

Table 33b. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT State: Michigan Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	43	69.4	4.8	7.0	4.7	2.3	88.5	69.8	22.0	20.9
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	8	12.9	2.5	0.0	11.8	0.0	64.9	87.5	20.8	12.5
Kalamazoo/Battle Creek MSA 3720	6	9.7	7.2	0.0	75.5	100.0	17.3	0.0	0.0	0.0
Non-metropolitan Michigan	5	8.1	0.0	0.0	7.9	20.0	80.3	60.0	11.8	20.0

Table 34. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Benton Harbor MSA 0870	13	65.0	4.8	0.0	4.7	7.7	88.5	84.6	22.0	7.7	6.4	5.0	68.0	20.6	
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	6	30.0	2.5	16.7	11.8	0.0	64.9	66.7	20.8	16.6	2.8	10.7	63.9	22.6	
Kalamazoo/Battle Creek MSA 3720	0	0.0	7.2	0.0	75.5	0.0	17.3	0.0	0.0	0.0	7.5	72.0	20.5	0.0	
Non-metropolitan Michigan	1	5.0	0.0	0.0	7.9	0.0	80.3	0.0	11.8	100.0	0.0	8.2	79.0	12.8	

Table 34a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	13	65.0	4.8	0.0	4.7	7.7	88.5	84.6	22.0	7.7	0.4	0.0	0.6	0.5	0.1
Limited-Review:															

Grand Rapids/Holland/Muskegon MSA 3000	6	30.0	2.5	16.7	11.8	0.0	64.9	66.7	20.8	16.6	0.0	0.4	0.0	0.0	0.0
Kalamazoo/Battle Creek MSA 3720	0	0.0	7.2	0.0	75.5	0.0	17.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-metropolitan Michigan	1	5.0	0.0	0.0	7.9	0.0	80.3	0.0	11.8	100.0	0.0	0.0	0.0	0.0	0.4

Table 34b. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE State: Michigan Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	80	30.8	4.8	5.0	4.7	5.0	68.5	61.2	22.0	28.8
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	151	58.1	2.5	1.3	11.8	6.0	64.9	64.9	20.8	27.8
Kalamazoo/Battle Creek MSA 3720	9	3.4	7.2	33.3	75.5	66.7	17.3	0.0	0.0	0.0
Non-metropolitan Michigan	20	7.7	0.0	0.0	7.9	0.0	80.3	85.0	11.8	15.0

Table 35. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Benton Harbor MSA 0870	0	0.0	12.9	0.0	12.2	0.0	61.8	0.0	13.2	0.0	27.3	9.1	54.6	9.1
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	5.6	0.0	12.4	0.0	68.0	0.0	14.0	0.0	0.0	26.0	66.0	8.0
Kalamazoo/Battle Creek MSA 3720	0	0.0	1.7	0.0	49.6	0.0	48.8	0.0	0.0	0.0	0.0	33.3	66.7	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	2.7	0.0	93.7	0.0	3.6	0.0	0.0	0.0	100.0	0.0

Table 35a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	0	0.0	12.9	0.0	12.2	0.0	61.8	0.0	13.2	0.0	0.0	0.0	0.0	0.0	0.0
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	5.6	0.0	12.4	0.0	68.0	0.0	14.0	0.0	0.0	0.0	0.0	0.0	0.0
Kalamazoo/Battle Creek MSA 3720	0	0.0	1.7	0.0	49.6	0.0	48.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-metropolitan	0	0.0	0.0	0.0	2.7	0.0	93.7	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0

Michigan															
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Table 35b. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY State: Michigan Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000										
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	1	14.3	12.9	0.0	12.2	0.0	61.8	100.0	13.2	0.0
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	6	85.7	5.6	16.7	12.4	16.7	68.0	66.6	14.0	0.0
Kalamazoo/Battle Creek MSA 3720	0	0.0	1.7	0.0	49.6	0.0	48.8	0.0	0.0	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	2.7	0.0	93.7	0.0	3.6	0.0

Table 36. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income						
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Low	Mod	Mid	Upp			
Full-Review:																	
Benton Harbor MSA 0870	86	95.6	7.1	10.5	10.1	4.6	65.1	69.8	17.7	15.1	6.9	7.9	63.6	21.6			
Limited-Review:																	
Grand Rapids/Holland/Muskegon MSA 3000	1	1.1	7.2	100.0	13.5	0.0	60.1	0.0	19.2	0.0	6.1	12.1	59.8	21.9			
Kalamazoo/Battle Creek MSA 3720	3	3.3	4.6	0.0	64.5	66.7	30.9	33.3	0.0	0.0	3.2	65.5	31.3	0.0			
Non-metropolitan Michigan	0	0.0	0.0	0.0	7.5	0.0	83.5	0.0	9.0	0.0	0.0	8.4	81.9	9.7			

Table 36a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography						
	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	Overall	Low	Mod	Mid	Upp		
Full-Review:																	
Benton Harbor MSA 0870	86	95.6	7.1	10.5	10.1	4.6	65.1	69.8	17.7	15.1	3.6	5.5	2.1	3.9	2.5		
Limited-Review:																	
Grand	1	1.1	7.2	100.0	13.5	0.0	60.1	0.0	19.2	0.0	0.0	0.0	0.0	0.0	0.0		

Rapids/Holland/ Muskegon MSA 3000															
Kalamazoo/Battle Creek MSA 3720	3	3.3	4.6	0.0	64.5	66.7	30.9	33.3	0.0	0.0	0.8	0.0	0.8	0.9	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	7.5	0.0	83.5	0.0	9.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 36b. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES										
				State: Michigan			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	185	35.4	7.1	11.4	10.1	5.4	65.1	53.5	17.7	29.7
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	311	59.5	7.2	2.9	13.5	11.5	60.1	60.8	19.2	24.8
Kalamazoo/Battle Creek MSA 3720	9	1.7	4.6	0.0	64.5	100.0	30.9	0.0	0.0	0.0
Non-metropolitan Michigan	18	3.4	0.0	0.0	7.5	5.6	83.5	94.4	9.0	0.0

Table 37. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Benton Harbor MSA 0870	0	0.0	0.9	0.0	0.7	0.0	85.6	0.0	12.8	0.0	1.6	1.6	79.7	17.1
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	0.3	0.0	6.9	0.0	77.2	0.0	15.5	0.0	1.3	10.7	70.7	17.3
Kalamazoo/Battle Creek MSA 3720	0	0.0	5.6	0.0	87.9	0.0	6.5	0.0	0.0	0.0	2.8	83.3	13.9	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	4.9	0.0	86.0	0.0	9.1	0.0	0.0	2.1	88.3	9.6

Table 37a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	0	0.0	0.9	0.0	0.7	0.0	85.6	0.0	12.8	0.0	0.0	0.0	0.0	0.0	0.0
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA	0	0.0	0.3	0.0	6.9	0.0	77.2	0.0	15.5	0.0	0.0	0.0	0.0	0.0	0.0

3000															
Kalamazoo/Battle Creek MSA 3720	0	0.0	5.6	0.0	87.9	0.0	6.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	4.9	0.0	86.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	0.0

Table 37b. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: Michigan					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	15	78.9	0.9	6.7	0.7	0.0	85.6	86.6	12.8	6.7
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	1	5.3	0.3	0.0	6.9	0.0	77.2	100.0	15.5	0.0
Kalamazoo/Battle Creek MSA 3720	3	15.8	5.6	0.0	87.9	100.0	6.5	0.0	0.0	0.0
Non-metropolitan Michigan	0	0.0	0.0	0.0	4.9	0.0	86.0	0.0	9.1	0.0

Table 38. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
Benton Harbor MSA 0870	22	71.0	21.0	9.1	16.7	31.8	23.6	9.1	38.7	50.0	9.4	21.9	23.9	43.2	
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	6	19.4	17.7	0.0	18.3	83.3	26.8	16.7	37.2	0.0	13.3	30.2	27.1	27.1	
Kalamazoo/Battle Creek MSA 3720	1	3.2	32.4	100.0	22.4	0.0	23.4	0.0	21.8	0.0	12.3	24.2	26.7	35.6	
Non-metropolitan Michigan	2	6.5	20.2	0.0	17.9	0.0	22.3	0.0	39.6	100.0	5.0	23.2	28.9	41.8	

Table 38a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	22	71.0	21.0	9.1	16.7	31.8	23.6	9.1	38.7	50.0	0.9	0.8	1.2	0.3	1.0
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	6	19.4	17.7	0.0	18.3	83.3	26.8	16.7	37.2	0.0	0.0	0.0	0.0	0.0	0.0
Kalamazoo/Battle Creek MSA 3720	1	3.2	32.4	100.0	22.4	0.0	23.4	0.0	21.8	0.0	0.2	1.6	0.0	0.0	0.0
Non-metropolitan Michigan	2	6.5	20.2	0.0	17.9	0.0	22.3	0.0	39.6	100.0	0.0	0.0	0.0	0.0	0.0

Table 38b. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE TO DECEMBER 31, 2000		State: Michigan					Evaluation Period: JANUARY 1, 2000				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	
Full-Review:											
Benton Harbor MSA 0870	110	14.6	21.0	9.1	16.7	19.1	23.6	27.3	38.7	43.6	
Limited-Review:											
Grand Rapids/Holland/Muskegon MSA 3000	590	78.5	17.7	4.8	18.3	19.7	26.8	30.5	37.2	43.7	
Kalamazoo/Battle Creek MSA 3720	10	1.3	32.4	0.0	22.4	100.0	23.4	0.0	21.8	0.0	
Non-metropolitan Michigan	42	5.6	20.2	0.0	17.9	14.3	22.3	21.4	39.6	64.3	

Table 39. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Benton Harbor MSA 0870	8	61.5	21.0	12.5	16.7	12.5	23.6	25.0	38.7	50.0	13.0	19.2	29.4	37.3
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	17.7	0.0	18.3	0.0	26.8	0.0	37.2	0.0	11.0	24.2	31.1	32.4
Kalamazoo/Battle Creek MSA 3720	3	23.1	32.4	33.3	22.4	33.3	23.4	33.3	21.8	0.0	17.3	28.3	30.6	22.8
Non-metropolitan Michigan	2	15.4	20.2	0.0	17.9	0.0	22.3	0.0	39.6	0.0	7.8	22.3	28.8	39.5

Table 39a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Michigan					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	8	61.5	21.0	12.5	16.7	12.5	23.6	25.0	38.7	50.0	0.7	0.7	0.5	0.6	0.9
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	17.7	0.0	18.3	0.0	26.8	0.0	37.2	0.0	0.0	0.0	0.0	0.0	0.0
Kalamazoo/Battle Creek MSA 3720	3	23.1	32.4	33.3	22.4	33.3	23.4	33.3	21.8	0.0	1.0	1.9	1.1	1.1	0.0
Non-metropolitan	2	15.4	20.2	0.0	17.9	0.0	22.3	0.0	39.6	0.0	0.3	0.0	0.0	0.0	0.8

Michigan															
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Table 39b. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Michigan		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	43	69.4	21.0	20.9	16.7	30.2	23.6	25.6	38.7	18.6
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	8	12.9	17.7	0.0	18.3	25.0	26.8	50.0	37.2	25.0
Kalamazoo/Battle Creek MSA 3720	6	9.7	32.4	0.0	22.4	100.0	23.4	0.0	21.8	0.0
Non-metropolitan Michigan	5	8.1	20.2	0.0	17.9	0.0	22.3	40.0	39.6	60.0

Table 40. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Full-Review:														
Benton Harbor MSA 0870	13	72.2	21.0	15.4	16.7	38.5	23.6	23.1	38.7	23.0	10.5	20.1	26.9	39.9
Limited-Review:														
Grand Rapids/Holland/Muskegon MSA 3000	4	22.2	17.7	50.0	18.3	25.00	26.8	0.0	37.2	25.0	10.2	24.6	28.6	31.8
Kalamazoo/Battle Creek MSA 3720	0	0.0	32.4	0.0	22.4	0.0	23.4	0.0	21.8	0.0	15.1	25.3	26.8	29.4
Non-metropolitan Michigan	1	5.6	20.2	0.0	17.9	0.0	22.3	0.0	39.6	100.0	6.5	20.3	27.3	42.9

Table 40a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Michigan				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Review:															
Benton Harbor MSA 0870	13	72.2	21.0	15.4	16.7	38.5	23.6	23.1	38.7	23.0	0.4	0.6	0.7	0.3	0.2
Limited-Review:															
Grand Rapids/Holland/Muskegon MSA 3000	4	22.2	17.7	50.0	18.3	25.00	26.8	0.0	37.2	25.0	0.0	0.0	0.0	0.0	0.0

Kalamazoo/Battle Creek MSA 3720	0	0.0	32.4	0.0	22.4	0.0	23.4	0.0	21.8	0.0	0.0	0.0	0.0	0.0
Non-metropolitan Michigan	1	5.6	20.2	0.0	17.9	0.0	22.3	0.0	39.6	100.0	0.0	0.0	0.0	0.0

Table 40b. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Michigan				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Full-Review:										
Benton Harbor MSA 0870	77	30.1	21.0	9.1	16.7	27.3	23.6	20.8	38.7	40.3
Limited-Review:										
Grand Rapids/Holland/Muskegon MSA 3000	151	59.0	17.7	4.6	18.3	17.2	26.8	36.4	37.2	41.7
Kalamazoo/Battle Creek MSA 3720	8	3.1	32.4	37.5	22.4	62.5	23.4	0.0	21.8	0.0
Non-metropolitan Michigan	20	7.8	20.2	5.0	17.9	15.0	22.3	45.0	39.6	35.0

Table 41. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
Benton Harbor MSA 0870	86	95.6	88.2	57.0	72	7	7	3.6	3.9
Limited-Review:									
Grand Rapids/Holland/Muskegon MSA 3000	1	1.1	85.3	100.0	1	0	0	0.7	0.8
Kalamazoo/Battle Creek MSA 3720	3	3.3	89.7	100.0	3	0	0	0.8	1.3
Non-metropolitan Michigan	0	0.0	88.2	0.0	0.0	0.0	0.0	0.0	0.0

Table 41a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	% Rev \$1 million or less
Full-Review:									
Benton Harbor MSA 0870	86	95.6	88.2	57.0	72	7	7	2,387	52.0

Limited-Review:									
Grand Rapids/Holland/ Muskegon MSA 3000	1	1.1	85.3	100.0	1	0	0	150	79.0
Kalamazoo/Battle Creek MSA 3720	3	3.3	89.7	100.0	3	0	0	374	63.0
Non-metropolitan Michigan	0	0.0	88.2	0.0	0.0	0.0	0.0	94	85.0

Table 41b. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Michigan Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Full-Review:							
Benton Harbor MSA 0870	185	35.4	88.2	83.2	121	37	27
Limited-Review:							
Grand Rapids/Holland/Muskegon MSA 3000	311	59.5	85.3	72.3	159	104	48
Kalamazoo/Battle Creek MSA 3720	9	1.7	89.7	88.9	7	0	2
Non-metropolitan Michigan	18	3.4	88.2	88.9	12	4	2

Table 42. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS TO DECEMBER 31, 1999			State: Michigan		Evaluation Period: JANUARY 1, 1999				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Benton Harbor MSA 0870	0	0.0	96.8	0.0	0.0	0.0	0.0	0.0	0.0
Limited-Review:									
Grand Rapids/Holland/Muskegon MSA 3000	0	0.0	95.4	0.0	0.0	0.0	0.0	0.0	0.0
Kalamazoo/Battle Creek MSA 3720	0	0.0	93.4	0.0	0.0	0.0	0.0	0.0	0.0
Non-metropolitan Michigan	0	0.0	95.8	0.0	0.0	0.0	0.0	0.0	0.0

Table 42a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS TO DECEMBER 31, 1999			State: Michigan		Evaluation Period: JANUARY 1, 1999				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
Benton Harbor MSA 0870	0	0.0	96.8	0.0	0.0	0.0	0.0	64	80.0
Limited-Review:									
Grand Rapids/Holland/	0	0.0	95.4	0.0	0.0	0.0	0.0	150	79.0

Muskegon MSA 3000									
Kalamazoo/Battle Creek MSA 3720	0	0.0	93.4	0.0	0.0	0.0	0.0	36	94.0
Non-metropolitan Michigan	0	0.0	95.8	0.0	0.0	0.0	0.0	94	85.0

Table 42b. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Michigan Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size		
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000
Full-Review:							
Benton Harbor MSA 0870	15	78.9	96.8	93.3	13	1	1
Limited-Review:							
Grand Rapids/Holland/Muskegon MSA 3000	1	5.3	95.4	100.0	1	0	0
Kalamazoo/Battle Creek MSA 3720	3	15.8	93.4	100.0	3	0	0
Non-metropolitan Michigan	0	0.0	95.8	0.0	0	0	0

Table 43. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Michigan								Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans
Full-Review:																		
Benton Harbor MSA 0870	1,360	20.6	24.9	2.9	15.5	3.8	19.6	66.2	40.1	27.1	24.9	0.0	15.5	0.1	19.6	0.2	40.1	0.2
Limited-Review:																		
Grand Rapids/Holland/Muskegon MSA 3000	4,583	69.3	21.8	1.0	16.6	8.1	22.4	69.8	39.3	21.1	21.8	0.0	16.6	0.0	22.4	0.0	39.3	0.0
Kalamazoo/Battle Creek MSA 3720	182	2.8	33.7	8.8	18.3	73.1	21.3	18.1	26.8	0.0	33.7	0.0	18.3	0.0	21.3	0.0	26.8	0.0
Non-metropolitan Michigan	490	7.4	22.8	0.0	14.9	6.5	19.0	88.4	43.4	5.1	22.8	0.0	14.9	0.0	19.0	0.0	43.4	0.0

Table 43a. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Michigan								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans	% of Hhlds	% BANK Loans
Full-Review:																		
Benton Harbor MSA 0870	1,449	22.3	24.9	3.0	15.5	3.1	19.6	67.1	40.1	26.8	24.9	9.6	15.5	16.4	19.6	18.1	40.1	22.3
Limited-Review:																		
Grand Rapids/Holland/Muskegon MSA 3000	4,319	66.5	21.8	1.0	16.6	8.4	22.4	69.9	39.3	20.7	21.8	0.6	16.6	1.3	22.4	1.7	39.3	1.4
Kalamazoo/Battle Creek MSA 3720	182	2.8	33.7	10.4	18.3	75.3	21.3	14.3	26.8	0.0	33.7	17.0	18.3	13.7	21.3	20.3	26.8	13.2
Non-metropolitan Michigan	544	8.4	22.8	0.0	14.9	8.6	19.0	86.8	43.4	4.6	22.8	0.9	14.9	2.8	19.0	3.5	43.4	5.5

Table 44. Qualified Investments

QUALIFIED INVESTMENTS		State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Areas:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Review:									
Benton Harbor MSA 0870	0	0	4	87	4	87	100.0	0	0
Limited-Review:									
Grand Rapids/Holland/Muskegon MSA 3000	0	0	0	0	0	0	0	0	0
Kalamazoo/Battle Creek MSA 3720	0	0	0	0	0	0	0	0	0
Non-metropolitan Michigan	0	0	0	0	0	0	0	0	0

Table 45. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: Michigan		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2000							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mo d	Mid	Upp
Full-Review:																	
Benton Harbor MSA 0870	32.7	13	32.5	0.0	23.1	61.5	15.4	0	0	0	0	0	0	9.7	6.5	65.2	18.5
Limited-Review:																	
Grand Rapids/Holland/Muskegon MSA 3000	59.5	24	60.0	12.5	4.2	66.7	16.6	0	0	0	0	0	0	4.7	14.1	62.2	19.0
Kalamazoo/Battle Creek MSA 3720	1.2	1	2.5	0.0	100.0	0.0	0.0	0	0	0	0	0	0	7.6	75.0	17.4	0.0
Non-metropolitan Area	6.5	2	5.0	0.0	0.0	100.0	0.0	0	0	0	0	0	0	0.0	7.8	81.0	11.0

						0										2	0
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Table 46. Lending Volume

LENDING VOLUME		State: Illinois						Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999					
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Non-metropolitan Illinois	100.0	110	5,226	89	6,146	7	199	0	0	206	11,571	100.0	

Table 46a. Lending Volume

LENDING VOLUME		State: Illinois						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000					
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans To Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Non-metropolitan Illinois	100.0	501	26,652	246	15,455	61	2,124	1	675	809	44,906	100.0	

Table 46b. Lending Volume

LENDING VOLUME		State: Illinois						Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	

Non-metropolitan Illinois	100.0	2	31	2,124	26,000	0	0	0	0	1,862	10,266	3,988	36,297	100.0
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Table 46c. Lending Volume

LENDING VOLUME														
State: Illinois														
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000														
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Non-metropolitan Illinois	100.0	190	346	2,176	29,128	52	294	20	261	873	5,731	3,311	35,760	100.0

Table 47. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Illinois	67	100.0	0.5	0.0	15.5	7.5	79.4	74.6	4.6	17.9	1.3	10.3	81.6	6.7

Table 47a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	67	100.0	0.5	0.0	15.5	7.5	79.4	74.6	4.6	17.9	4.5	0.0	3.2	4.1	12.0

Table 47b. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Non-metropolitan Illinois	297	100.0	0.5	1.4	15.5	8.4	79.4	81.5	4.6	8.7

Table 48. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp	
Non-metropolitan Illinois	9	100.0	0.5	0.0	15.5	33.3	79.4	66.7	4.6	0.0	3.3	12.8	80.6	3.3	

Table 48a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	9	100.0	0.5	0.0	15.5	33.3	79.4	66.7	4.6	0.0	2.7	0.0	7.0	2.2	0.0

Table 48b. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: Illinois				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans					
Non-metropolitan Illinois	88	100.0	0.5	1.1	15.5	10.2	79.4	79.6	4.6	9.1					

Table 49. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Illinois	34	100.0	0.5	2.9	15.5	8.8	79.4	82.4	4.6	5.9	1.9	12.4	79.8	5.9

Table 49a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	34	100.0	0.5	2.9	15.5	8.8	79.4	82.4	4.6	5.9	1.8	2.8	1.3	1.8	1.8

Table 49b. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: Illinois			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000		
MA/Assessment Area:	Total Home Mortgage Refinance Loans	Low-Income Geographies	Moderate-Income Geographies	Middle-Income Geographies	Upper-Income Geographies		

	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Non-metropolitan Illinois	115	100.0	0.5	2.6	15.5	10.4	79.4	81.7	4.6	5.2

Table 50. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Low	Mo d	Mid	Upp
Non-metropolitan Illinois	0	0.0	5.2	0.0	20.9	0.0	65.3	0.0	8.5	0.0	0.0	16.7	83.3	0.0

Table 50a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIIFAMILY		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	Overall	Low	Mo d	Mid	Upp
Non-metropolitan Illinois	0	0.0	5.2	0.0	20.9	0.0	65.3	0.0	8.5	0.0	0.0	0.0	0.0	0.0	0.0

Table 50b. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		State: Illinois					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans	% MF Units	% BANK Loans
Non-metropolitan Illinois	1	100.0	5.2	0.0	20.9	0.0	65.3	100.0	8.5	0.0

Table 51. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: Illinois		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income								
	#	% of Total	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	Low	Mod	Mid	Upp					
Non-metropolitan Illinois	89	100.0	5.7	1.1	17.2	6.7	71.8	76.4	5.3	15.7	4.2	13.0	76.4	6.4					

Table 51a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: Illinois		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography								
	#	% of Total	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	Overall	Low	Mod	Mid	Upp				
Non-metropolitan Illinois	89	100.0	5.7	1.1	17.2	6.7	71.8	76.4	5.3	15.7	3.6	1.0	1.9	3.6	8.9				

Table 51b. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: Illinois		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies										
	#	% of Total	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans	% of Business es	% BAN K Loans									

Non-metropolitan Illinois	246	100.0	5.7	3.0	17.2	4.3	71.8	76.9	5.3	15.8
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Table 52. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Illinois	7	100.0	2.3	0.0	4.6	0.0	89.3	100.0	3.9	0.0	0.0	3.3	91.8	4.9

Table 52a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	7	100.0	2.3	0.0	4.6	0.0	89.3	100.0	3.9	0.0	1.1	0.0	0.0	1.2	0.0

Table 52b. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		State: Illinois					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans
Non-metropolitan Illinois	61	100.0	2.3	0.0	4.6	2.0	89.3	94.7	3.9	3.3

Table 53. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Illinois	67	98.5	22.7	7.5	18.4	37.3	23.0	26.9	35.9	26.9	11.9	24.9	27.6	35.2

Table 53a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	67	98.5	22.7	7.5	18.4	37.3	23.0	26.9	35.9	26.9	5.1	3.2	7.7	5.0	3.9

Table 53b. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Illinois					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Non-metropolitan Illinois	286	98.3	22.7	9.1	18.4	23.8	23.0	36.0	35.9	29.4

Table 54. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp	
Non-metropolitan Illinois	9	100.0	22.7	11.1	18.4	11.1	23.0	33.3	35.9	44.4	12.1	20.7	33.1	34.1	

Table 54a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Non-metropolitan Illinois	9	100.0	22.7	11.1	18.4	11.1	23.0	33.3	35.9	44.4	2.8	2.6	1.5	2.8	44.4	

Table 54b. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT TO DECEMBER 31, 2000			State: Illinois				Evaluation Period: JANUARY 1, 2000								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers						
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans					
Non-metropolitan Illinois	88	98.9	22.7	12.5	18.4	21.6	23.0	34.1	35.9	30.7					

Table 55. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Illinois	34	94.1	22.7	10.4	18.4	22.1	23.0	35.1	35.9	29.1	7.7	19.5	30.7	39.4

Table 55a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Illinois				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Illinois	34	94.1	22.7	10.4	18.4	22.1	23.0	35.1	35.9	29.1	2.1	4.1	1.9	2.2	1.6

Table 55b. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: Illinois				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers					
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans				
Non-metropolitan Illinois	106	100.0	22.7	4.7	18.4	25.5	23.0	32.1	35.9	37.7				

Table 56. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Illinois Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Non-metropolitan Illinois	89	100.0	83.0	96.6	75	10	4	3.6	12.0

Table 56a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Illinois Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Non-metropolitan Illinois	89	100.0	83.0	96.6	75	10	4	2,449	70.2

Table 56b. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Illinois Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less	
	Loans by Original Amount Regardless of Business Size			
	189			

	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Non-metropolitan Illinois	246	100.0	83.0	84.1	213	22	11

Table 57. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Illinois Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Non-metropolitan Illinois	7	100.0	17.0	100.0	7	0	0	1.1	1.3

Table 57a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Illinois Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Non-metropolitan Illinois	7	100.0	17.0	100.0	7	0	0	613	89.7

Table 57b. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: Illinois Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000									
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size				
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000		
Non-metropolitan	61	100.0	17.0	98.4	57	4	0		

Illinois							
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Table 58. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Illinois								Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans
Non-metropolitan Illinois	3,988	100.0	1.0	3.1	17.4	13.5	77.2	74.0	4.4	9.4	27.3	0.0	15.9	0.0	17.6	0.0	39.2	0.0

Table 58a. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Illinois								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans
Non-metropolitan Illinois	3,311	100.0	1.0	3.8	17.4	12.3	77.2	75.9	4.4	8.0	27.3	6.6	15.9	12.4	17.6	16.5	39.2	17.7

Table 59. Qualified Investments

QUALIFIED INVESTMENTS		State: Illinois		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Areas:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Non-metropolitan Illinois	0	0	1	5	1	5	100.0	0	0

Table 60. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								State: Illinois		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000							
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non-metropolitan Illinois	100.0	11	100.0	18.2	18.2	63.4	0	0	0	0	0	0	0	0.9	16.5	78.1	4.5

Table 61. Lending Volume

LENDING VOLUME		State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Non-metropolitan Kentucky	100.0	57	3,948	36	2,545	9	282	0	0	102	6,775	100.0

Table 61a. Lending Volume

LENDING VOLUME		State: Kentucky				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000						
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Mortgage		Small Loans To Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Non-metropolitan Kentucky	100.0	280	16,203	103	7,793	32	1,353	0	0	415	25,349	100.0

Table 61b. Lending Volume

LENDING VOLUME		State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Non-metropolitan Kentucky	100.0	5	52	958	11,703	1	43	0	0	1,020	5,103	1,984	16,901	100.0

Table 61c. Lending Volume

LENDING VOLUME		State: Kentucky										Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000		
MA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA	Home Equity		Motor Vehicle		Consumer Secured		Consumer Unsecured		Consumer Other		Total Consumer Loans		% of Rated Area Deposits in MSA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Non-metropolitan Kentucky	100.0	328	66	1,294	16,689	25	139	2	14	635	4,277	2,284	21,185	100.0

Table 62. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	27	100.0	0.0	0.0	0.0	0.0	45.2	25.9	54.8	74.1	0.0	0.0	45.7	54.3

Table 62a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	27	100.0	0.0	0.0	0.0	0.0	45.2	25.9	54.8	74.1	5.9	0.0	0.0	3.3	8.1

Table 62b. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies						
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans					
Non-metropolitan Kentucky	143	100.0	0.0	0.0	0.0	0.0	45.2	45.4	54.8	54.6					

Table 63. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	7	100.0	0.0	0.0	0.0	0.0	45.2	42.9	54.8	57.1	0.0	0.0	53.4	46.6

Table 63a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	7	100.0	0.0	0.0	0.0	0.0	45.2	42.9	54.8	57.1	6.8	0.0	0.0	5.5	8.3

Table 63b. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Kentucky					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies	
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans
Non-metropolitan Kentucky	42	100.0	0.0	0.0	0.0	0.0	45.2	25.8	54.8	74.2

Table 64. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	23	100.0	0.0	0.0	0.0	0.0	45.2	30.4	54.8	69.6	0.0	0.0	41.0	59.0

Table 64a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BAN K Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	23	100.0	0.0	0.0	0.0	0.0	45.2	30.4	54.8	69.6	3.7	0.0	0.0	2.7	4.3

Table 64b. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies					
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans				

Non-metropolitan Kentucky	95	100.0	0.0	0.0	0.0	0.0	45.2	47.0	54.8	53.0
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Table 65. Geographic Distribution of Multi-Family Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	46.0	0.0	0.0	0.0	66.7	33.3

Table 65a. Geographic Distribution of Multi-Family Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BAN K Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	46.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 65b. Geographic Distribution of Multi-Family Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: Kentucky				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	

Non-metropolitan Kentucky	0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	46.0	0.0
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	#	% of Total	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans
Non-metropolitan Kentucky	103	100.0	0.0	0.0	0.0	0.0	52.9	27.3	47.1	72.79

Table 67. Geographic Distribution of Small Loans to Farms

Geographic Distribution:		SMALL LOANS TO FARMS					State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	9	100.0	0.0	0.0	0.0	0.0	27.7	0.0	72.3	100.0	0.0	0.0	7.8	92.2

Table 67a. Geographic Distribution of Small Loans to Farms

Geographic Distribution:		SMALL LOANS TO FARMS					State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999						
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	9	100.0	0.0	0.0	0.0	0.0	27.7	0.0	72.3	100.0	15.5	0.0	0.0	25.0	14.7

Table 67b. Geographic Distribution of Small Loans to Farms

Geographic Distribution:		SMALL LOANS TO FARMS					State: Kentucky		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			
	#	% of Total	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		
Non-metropolitan Kentucky	32	100.0	0.0	0.0	0.0	0.0	27.7	12.5	72.3	87.5		

Table 68. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	27	96.3	17.4	3.7	14.3	7.4	17.7	25.9	50.6	59.3	6.3	18.5	23.0	52.0

Table 68a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	27	96.3	17.4	0.0	14.3	0.0	17.7	25.9	50.6	74.1	7.1	0.0	0.0	4.0	9.9

Table 68b. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Kentucky					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Non-metropolitan Kentucky	132	99.2	17.4	6.8	14.3	17.4	17.7	26.5	50.6	48.5

Table 69. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)			
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	7	100.0	17.4	0.0	14.3	0.0	17.7	56.7	50.6	43.3	7.0	21.0	29.0	43.0

Table 69a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Kentucky					Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	7	100.0	17.4	0.0	14.3	0.0	17.7	56.7	50.6	43.3	7.0	0.0	0.0	10.3	9.3

Table 69b. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT TO DECEMBER 31, 2000		State: Kentucky					Evaluation Period: JANUARY 1, 2000			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans
Non-metropolitan Kentucky	42	100.0	17.4	9.5	14.3	26.2	17.7	35.7	50.6	28.6

Table 70. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE														State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%)								
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Low	Mod	Mid	Upp					
Non-metropolitan Kentucky	23	100.0	17.4	8.7	14.3	21.7	17.7	21.7	50.6	47.8	7.9	15.2	24.5	51.3					

Table 70a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE														State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share								
	#	% of Total	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	% Families	% BANK Loans	Overall	Low	Mod	Mid	Upp				
Non-metropolitan Kentucky	23	100.0	17.4	8.7	14.3	21.7	17.7	21.7	50.6	47.8	4.5	5.0	6.5	4.0	4.2				

Table 70b. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE														State: Kentucky		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers										

	#	% of Total	% Families	% BANK Loans						
Non-metropolitan Kentucky	85	96.5	17.4	3.5	14.3	15.3	17.7	31.8	50.6	45.9

Table 71. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Kentucky Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Non-metropolitan Kentucky	36	100.0	88.1	97.2	30	5	1	4.3	6.0

Table 71a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Kentucky Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data	
	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Non-metropolitan Kentucky	36	100.0	88.1	97.2	30	5	1	836	70.3

Table 71b. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: Kentucky Evaluation Period: January 1, 2000 TO December 31, 2000			
MA/Assessment Area:		Businesses with Revenues of \$1 million or less	Loans by Original Amount Regardless of Business Size
			211

	#	% of Total	% of Businesses	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Non-metropolitan Kentucky	103	100.0	88.1	86.4	83	14	6

Table 72. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Non-metropolitan Kentucky	9	100.0	99.3	100.0	9	0	0	4.4	4.7

Table 72a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data	
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 million or less
Non-metropolitan Kentucky	9	100.0	99.3	100.0	9	0	0	206	93.2

Table 72b. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			State: Kentucky		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000				
MA/Assessment Area:	Total Small Farm Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size				
	#	% of Total	% of Farms	% BANK Loans	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$500,000		
Non-metropolitan	32	100.0	99.3	93.8	27	3	2		

Kentucky							
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Table 73. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Kentucky								Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 1999							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
	#	% of Total	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
			% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans
Non-metropolitan Kentucky	1,984	100.0	0.0	0.0	0.0	0.0	45.6	43.2	54.4	56.8	21.2	0.0	14.8	0.0	15.0	0.0	49.0	0.0

Table 73a. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS			State: Kentucky								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2000							
MA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution							
	#	% of Total	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
			% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans	% of Hhlds	% BAN K Loans
Non-metropolitan Kentucky	2,284	100.0	0.0	0.0	0.0	0.0	45.6	39.5	54.4	60.5	21.2	3.5	14.8	11.4	15.0	13.8	49.0	27.4

Table 74. Qualified Investments

QUALIFIED INVESTMENTS		State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Areas:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Non-metropolitan Kentucky	0	0	0	0	0	0	0	0	0

Table 75. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										State: Kentucky		Evaluation Period: OCTOBER 1, 1999 TO DECEMBER 31, 2000					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Up			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Non-metropolitan Kentucky	100.0	9	100.0	0	0	77.8	22.2	0	0	0	0	0	0	0.0	0.0	44.3	55.7