2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANKAKEE COUNTY (091), IL										
MSA 28100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	0	0	0	0	1	79	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	3	1,852	1	663	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,852	1	663	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	0	0	3	1,852	2	742	0	0
STATE TOTAL	1	79	0	0	3	1,852	2	742	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0003										
Low Income	1	97	4	688	3	1,499	6	1,234	0	0
Moderate Income	6	319	7	1,224	19	11,640	11	3,962	0	0
Middle Income	8	446	7	1,368	14	6,645	9	1,441	0	0
Upper Income	4	329	5	692	10	5,773	7	906	0	0
Income Not Known	5	365	5	837	7	3,210	7	2,112	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,556	28	4,809	53	28,767	40	9,655	0	0
BARTHOLOMEW COUNTY (005), IN										
MSA 18020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,500	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	1	1,000	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	250	3	2,263	1	913	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	3	2,263	1	913	0	0
BROWN COUNTY (013), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,888	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,888	0	0	0	0
CARROLL COUNTY (015), IN										
MSA 29200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (017), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	136	1	182	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	1	182	0	0	0	0	0	0
CLARK COUNTY (019), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	894	1	894	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	894	1	894	0	0
DAVIESS COUNTY (027), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	235	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (033), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	138	1	102	1	570	3	735	0	0
Upper Income	1	53	0	0	0	0	1	53	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	191	1	102	1	570	4	788	0	0
DELAWARE COUNTY (035), IN										
MSA 34620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
ELKHART COUNTY (039), IN										
MSA 21140										
Inside AA 0002										
Low Income	2	68	0	0	0	0	2	68	0	0
Moderate Income	2	148	3	634	2	1,350	5	782	0	0
Middle Income	15	500	14	2,524	32	16,819	33	7,999	0	0
Upper Income	14	920	8	1,553	12	7,434	11	4,106	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,636	25	4,711	46	25,603	51	12,955	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (049), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	205	1	250	1	325	5	680	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	205	1	250	1	325	5	680	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	126	5	900	4	2,298	5	1,523	0	0
Upper Income	2	110	2	450	2	1,088	3	798	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	236	7	1,350	6	3,386	8	2,321	0	0
HANCOCK COUNTY (059), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	1	100	2	440	2	670	1	200	0	0
Upper Income	1	24	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	2	440	3	1,070	3	624	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	0	0	1	39	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	74	0	0	0	0	2	74	0	0
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	150	2	950	1	25	0	0
Middle Income	2	112	1	115	3	1,648	3	546	0	0
Upper Income	0	0	1	232	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	137	3	497	5	2,598	4	571	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (083), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	1	135	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	220	1	125	7	3,136	6	1,106	0	0
Middle Income	20	1,075	10	1,923	15	7,960	20	4,118	0	0
Upper Income	10	617	5	828	8	4,441	14	3,102	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,912	16	2,876	30	15,537	40	8,326	0	0
LAGRANGE COUNTY (087), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	79	5	791	4	3,120	4	350	0	0
Upper Income	4	141	2	425	2	1,376	6	1,677	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	220	7	1,216	6	4,496	10	2,027	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

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Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	1	63	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,721	1	272	0	0
Middle Income	0	0	0	0	4	2,824	1	615	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	7	4,545	2	887	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	1	150	0	0	1	150	0	0
Median Family Income 40-50%	1	75	2	300	1	600	1	135	0	0
Median Family Income 50-60%	1	70	0	0	2	830	1	330	0	0
Median Family Income 60-70%	0	0	0	0	2	1,000	1	500	0	0
Median Family Income 70-80%	2	100	0	0	2	832	2	382	0	0
Median Family Income 80-90%	1	65	0	0	2	1,100	2	565	0	0
Median Family Income 90-100%	1	1	1	138	2	1,548	3	687	0	0
Median Family Income 100-110%	1	80	2	450	1	500	3	830	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income >= 120%	1	25	3	535	9	4,810	6	2,120	0	0
Median Family Income Not Known	0	0	0	0	1	750	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	566	9	1,573	22	11,970	21	5,749	0	0
MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	155	1	236	3	2,400	3	391	0	0
Middle Income	7	335	8	1,545	3	1,609	9	931	0	0
Upper Income	1	100	0	0	2	700	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	590	9	1,781	8	4,709	12	1,322	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (103), IN 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	435	1	435	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	435	1	435	0	0
MORGAN COUNTY (109), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	531	1	531	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	531	1	531	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOBLE COUNTY (113), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	2	140	2	380	4	2,470	3	1,380	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	3	630	4	2,470	4	1,630	0	0
PORTER COUNTY (127), IN										
MSA 29414										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	1	174	1	500	2	674	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	1	174	1	500	2	674	0	0
PULASKI COUNTY (131), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Inside AA 0001										
Low Income	2	4	0	0	1	547	2	4	0	0
Moderate Income	4	124	3	526	9	4,891	9	2,765	0	0
Middle Income	4	283	5	1,099	11	5,098	6	1,178	0	0
Upper Income	11	612	9	1,749	12	6,925	12	2,888	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,023	17	3,374	33	17,461	29	6,835	0	0
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	315	0	0	2	315	0	0
STEUBEN COUNTY (151), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	150	4	1,697	0	0	0	0
Upper Income	5	202	2	293	1	493	1	147	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	227	3	443	5	2,190	1	147	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TIPTON COUNTY (159), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	2	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	2	800	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WABASH COUNTY (169), IN 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	1	205	1	450	2	655	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	205	1	450	3	695	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	229	0	0	1	229	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	229	0	0	1	229	0	0
Totals For County: (169) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	229	0	0	1	229	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	1	205	1	450	2	655	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	434	1	450	4	924	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WELLS COUNTY (179), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,694	0	0	0	0
Middle Income	3	165	0	0	0	0	3	165	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	165	0	0	3	1,694	3	165	0	0
WHITLEY COUNTY (183), IN										
MSA 23060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	216	0	0	3	1,800	6	616	0	0
Upper Income	1	26	1	250	2	772	4	1,048	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	242	1	250	5	2,572	10	1,664	0	0
TOTAL INSIDE AA IN STATE	165	8,724	129	23,739	222	121,714	243	55,363	0	0
TOTAL OUTSIDE AA IN STATE	18	973	15	2,793	33	19,710	24	7,486	0	0
STATE TOTAL	183	9,697	144	26,532	255	141,424	267	62,849	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	900	1	900	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,200	1	900	0	0
BRANCH COUNTY (023), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
CASS COUNTY (027), MI										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	101	2	1,113	2	814	0	0
Upper Income	1	81	0	0	1	500	2	581	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	1	101	3	1,613	4	1,395	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	1	100	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN BUREN COUNTY (159), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	368	1	368	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	368	1	368	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	296	1	101	7	4,181	8	3,763	0	0
STATE TOTAL	4	296	1	101	7	4,181	8	3,763	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 29484										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	106	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	106	0	0	0	0	0	0	0	0
STATE TOTAL	2	106	0	0	0	0	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	44	0	0	0	0	0	0	0	0
STATE TOTAL	1	44	0	0	0	0	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	952	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	952	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	952	0	0	0	0
STATE TOTAL	0	0	0	0	2	952	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANOVER COUNTY (085), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	29	0	0	0	0	0	0	0	0
STATE TOTAL	1	29	0	0	0	0	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHELAN COUNTY (007), WA										
MSA 48300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	670	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	670	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	670	0	0	0	0
STATE TOTAL	0	0	0	0	2	670	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TETON COUNTY (039), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	180	0	0	1	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	180	0	0	1	180	0	0
STATE TOTAL	0	0	1	180	0	0	1	180	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	165	8,724	129	23,739	222	121,714	243	55,363	0	0
TOTAL OUTSIDE AA	27	1,527	17	3,074	49	29,115	37	13,921	0	0
TOTAL INSIDE & OUTSIDE	192	10,251	146	26,813	271	150,829	280	69,284	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	500	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	500	2	550	0	0
ELKHART COUNTY (039), IN										
MSA 21140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	337	1	120	4	1,634	5	302	0	0
Upper Income	6	248	1	250	1	500	6	248	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	585	2	370	5	2,134	11	550	0	0
FULTON COUNTY (049), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	373	0	0	2	744	5	373	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	373	0	0	2	744	5	373	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	569	12	1,958	7	2,800	22	3,937	0	0
Upper Income	4	177	1	139	0	0	4	177	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	746	13	2,097	7	2,800	26	4,114	0	0
LAGRANGE COUNTY (087), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	2	458	0	0	3	508	0	0
Upper Income	0	0	0	0	2	750	2	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	458	2	750	5	1,258	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	199	3	597	1	350	7	796	0	0
Upper Income	2	137	2	430	2	644	3	649	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	336	5	1,027	3	994	10	1,445	0	0
MIAMI COUNTY (103), IN 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	185	1	106	1	400	4	691	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	185	1	106	1	400	4	691	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOBLE COUNTY (113), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	464	1	445	2	314	0	0
Upper Income	0	0	0	0	2	800	1	425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	464	3	1,245	3	739	0	0
PULASKI COUNTY (131), IN										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	1	325	0	0
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	92	0	0	0	0	2	92	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	92	0	0	0	0	2	92	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	205	0	0	1	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	0	0	1	205	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WABASH COUNTY (169), IN 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	250	0	0	0	0	3	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	0	0	0	0	3	250	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	158	0	0	1	158	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	1	158	0	0
Totals For County: (169) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	250	1	158	0	0	4	408	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	1	158	0	0	4	408	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITLEY COUNTY (183), IN										
MSA 23060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	751	6	984	5	1,875	19	2,185	0	0
Upper Income	4	207	4	543	1	400	9	1,150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	958	10	1,527	6	2,275	28	3,335	0	0
TOTAL INSIDE AA IN STATE	62	3,625	36	6,049	32	12,667	100	13,722	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	363	1	300	2	363	0	0
STATE TOTAL	62	3,625	38	6,412	33	12,967	102	14,085	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
CASS COUNTY (027), MI										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	238	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	238	0	0	0	0	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCOLA COUNTY (157), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	218	0	0	1	218	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	218	0	0	1	218	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	2	456	1	400	1	218	0	0
STATE TOTAL	1	100	2	456	1	400	1	218	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARLAN COUNTY (083), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	0	0	1	122	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	1	122	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	122	0	0	1	122	0	0
STATE TOTAL	0	0	1	122	0	0	1	122	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	140	0	0	0	0	2	140	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	140	0	0	0	0	2	140	0	0
STATE TOTAL	2	140	0	0	0	0	2	140	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	62	3,625	36	6,049	32	12,667	100	13,722	0	0
TOTAL OUTSIDE AA	3	240	5	941	2	700	6	843	0	0
TOTAL INSIDE & OUTSIDE	65	3,865	41	6,990	34	13,367	106	14,565	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - ST. JOSEPH COUNTY (141) - MSA 43780	71	21,858	29	6,835	0	0
IN - ELKHART COUNTY (039) - MSA 21140	104	31,950	51	12,955	0	0
IN - ALLEN COUNTY (003) - MSA 23060	105	35,132	40	9,655	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	13	3,064	10	1,664	0	0
IN - DEKALB COUNTY (033) - MSA NA	5	863	4	788	0	0
IN - FULTON COUNTY (049) - MSA NA	6	780	5	680	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	1	800	0	0	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	80	20,325	40	8,326	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	20	5,932	10	2,027	0	0
IN - MARSHALL COUNTY (099) - MSA NA	27	7,080	12	1,322	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	1	30	1	30	0	0
IN - NOBLE COUNTY (113) - MSA NA	9	3,240	4	1,630	0	0
IN - PULASKI COUNTY (131) - MSA NA	1	115	1	115	0	0
IN - WABASH COUNTY (169) - MSA NA 2/	3	695	3	695	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	18	4,972	8	2,321	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	11	3,232	4	571	0	0
IN - MARION COUNTY (097) - MSA 26900	41	14,109	21	5,749	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - ST. JOSEPH COUNTY (141) - MSA 43780	2	92	2	92	0	0
IN - ELKHART COUNTY (039) - MSA 21140	19	3,089	11	550	0	0
IN - ALLEN COUNTY (003) - MSA 23060	2	550	2	550	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	34	4,760	28	3,335	0	0
IN - FULTON COUNTY (049) - MSA NA	7	1,117	5	373	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	1	500	0	0	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	32	5,643	26	4,114	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	5	1,258	5	1,258	0	0
IN - MARSHALL COUNTY (099) - MSA NA	14	2,357	10	1,445	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	4	691	4	691	0	0
IN - NOBLE COUNTY (113) - MSA NA	6	1,709	3	739	0	0
IN - PULASKI COUNTY (131) - MSA NA	1	325	1	325	0	0
IN - WABASH COUNTY (169) - MSA NA 2/	3	250	3	250	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	14	56,044	0	0
Purchased	0	0	0	0
Total	14	56,044	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

ASSESSMENT AREA - 0001

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Low Income

0003.02* 0004.00* 0020.00* 0021.00 0022.00 0023.00* 0024.00* 0027.00* 0028.00*

Moderate Income

0001.00* 0002.00* 0003.01* 0005.00* 0006.00* 0010.00 0015.00* 0017.00 0025.00 0026.00* 0029.00*
0031.00 0033.00* 0034.00* 0035.00 0101.00* 0102.02* 0103.00 0111.00* 0115.01* 0115.06

Middle Income

0007.00* 0009.00 0011.00 0013.00* 0014.00* 0019.00* 0032.00* 0102.01* 0104.00* 0105.00* 0106.00
0107.00 0108.00* 0109.01 0112.03* 0113.03 0113.09 0113.10 0115.05 0116.02 0117.03* 0117.04*
0118.04* 0120.00* 0121.00* 0122.00* 0123.00*

Upper Income

0008.00* 0012.00* 0016.00 0109.02 0110.01 0110.02* 0113.04* 0113.05* 0113.06 0113.07* 0113.08*
0114.03 0114.04 0114.05* 0114.06 0115.03 0115.04* 0116.03 0116.04* 0117.01* 0118.01* 0118.03*
0119.00 0124.00

Income Not Known

0030.00*

ASSESSMENT AREA - 0002

ELKHART COUNTY (039), IN

MSA: 21140

Low Income

0022.01 0026.00*

Moderate Income

0002.01 0007.02 0016.01* 0017.01 0017.02 0019.01 0021.02* 0022.02* 0023.00 0027.00*

Middle Income

0001.00* 0002.02 0003.02 0004.00 0005.01 0005.02 0008.01 0010.00 0012.00 0013.01 0013.02
0014.01 0014.02 0015.01 0016.02* 0018.02 0019.02 0020.01 0020.02 0021.01* 0024.00* 0029.00

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

0003.01 0006.01 0006.02 0007.01 0008.03 0008.04 0009.01 0009.02 0011.00 0015.02* 0018.01

ASSESSMENT AREA - 0003

ALLEN COUNTY (003), IN

MSA: 23060

Low Income

0016.00 0017.00* 0020.00 0021.00* 0023.00* 0028.00* 0030.00* 0043.00

Moderate Income

0001.00* 0006.00 0007.01 0009.00 0010.00 0022.00* 0025.00 0029.00* 0031.00 0033.04 0035.00*
0036.00* 0038.00* 0040.00* 0041.01* 0044.00* 0106.04 0111.00 0112.01 0112.02* 0113.02* 0113.03
0113.04 0115.02

Middle Income

0003.00* 0004.00* 0005.00* 0007.04 0008.00 0011.00* 0013.00 0026.00 0032.00 0033.01* 0034.00*
0037.00* 0039.01 0039.02* 0041.03* 0101.00 0102.02 0106.01 0106.02 0106.03* 0107.05* 0107.06
0108.03* 0108.04* 0108.07* 0108.09* 0108.11* 0108.12* 0108.19* 0108.21 0110.00 0112.04* 0112.05*
0115.01 0116.05 0117.02 0118.01* 0118.02* 0119.00*

Upper Income

0102.01 0103.04 0103.05* 0103.06 0103.07* 0103.08 0104.00* 0105.00* 0107.07 0108.08* 0108.13*
0108.15* 0108.16* 0108.17* 0109.00 0116.03 0116.04 0116.06 0116.07* 0116.08 0116.09 0117.01*

Income Not Known

0012.00 9800.01* 9800.02

WHITLEY COUNTY (183), IN

MSA: 23060

Middle Income

0501.00 0502.00 0503.00 0504.01* 0505.00 0506.00

Upper Income

0504.02 0507.00

ASSESSMENT AREA - 0004

DEKALB COUNTY (033), IN

MSA: NA

Moderate Income

0205.00*

Middle Income

0202.00 0203.00 0206.01* 0206.02 0208.00

Upper Income

0201.00* 0204.00* 0207.00

FULTON COUNTY (049), IN

MSA: NA

Middle Income

9530.00 9531.00 9532.00 9533.00* 9534.00* 9535.00

HUNTINGTON COUNTY (069), IN

MSA: NA

Moderate Income

9618.00*

Middle Income

9614.00* 9615.00* 9616.00* 9619.00* 9620.00* 9621.00*

Upper Income

9613.00 9617.00

KOSCIUSKO COUNTY (085), IN

MSA: NA

Moderate Income

9619.00 9620.00

Middle Income

9610.02 9611.00 9612.00 9613.00 9614.00 9616.00 9618.00 9622.00 9624.00 9625.00 9627.00

Upper Income

9609.00* 9610.01 9615.00 9617.00 9621.01 9621.02 9623.00 9626.00

LAGRANGE COUNTY (087), IN

MSA: NA

Middle Income

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2

9701.00 9702.00 9703.01 9704.02 9705.00 9706.00* 9707.00

Upper Income

9703.02 9704.01

MARSHALL COUNTY (099), IN

MSA: NA

Moderate Income

0205.00

Middle Income

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

Upper Income

0201.02 0207.01

MIAMI COUNTY (103), IN 2/

MSA: NA

Middle Income

9520.00

NOBLE COUNTY (113), IN

MSA: NA

Moderate Income

9719.00

Middle Income

9717.00 9718.00 9720.00 9721.00 9722.00 9723.00 9724.00* 9726.00

Upper Income

9725.00

PULASKI COUNTY (131), IN

MSA: NA

Middle Income

9589.00* 9590.00 9591.00* 9592.00

WABASH COUNTY (169), IN 2/

MSA: NA

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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

Middle Income

1023.00 1024.00*

Upper Income

1022.00

ASSESSMENT AREA - 0005

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1101.01* 1101.02 1102.01* 1102.02* 1103.02* 1103.03 1104.01 1104.05* 1104.06* 1105.09* 1106.00*
1107.00* 1108.11* 1108.20* 1110.06 1110.07 1110.11 1110.12* 1111.04

Upper Income

1103.01* 1104.04* 1105.05* 1105.11* 1105.12 1105.13* 1105.14 1105.15* 1105.16 1105.17* 1105.18
1108.05* 1108.07* 1108.10* 1108.12* 1108.13* 1108.14* 1108.15* 1108.16* 1108.17* 1108.18* 1108.19*
1108.21 1108.22* 1109.04* 1109.05* 1109.06* 1109.07* 1109.09* 1109.10* 1109.11* 1109.12* 1110.03*
1110.04* 1110.09* 1110.10 1111.01* 1111.03*

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01* 6103.00 6107.06* 6109.00* 6110.00* 6113.00*

Middle Income

6101.01 6101.02 6102.03* 6102.04* 6104.01* 6104.03* 6104.04* 6105.01* 6105.02* 6106.05* 6106.06*
6106.08 6108.02 6111.00 6112.00* 6114.00*

Upper Income

6106.03* 6106.07* 6107.03* 6107.04* 6107.05 6108.01*

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 10-20%

3226.01*

Median Family Income 20-30%

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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

3551.00*

Median Family Income 30-40%

3209.03* 3308.06* 3412.00* 3416.00* 3417.01* 3503.00 3505.00* 3507.00* 3508.00* 3521.00* 3550.00*
3570.00* 3576.01* 3603.02* 3702.03* 3812.03 3906.01*

Median Family Income 40-50%

3225.00* 3301.06 3302.11* 3307.01* 3308.03* 3308.05* 3309.00* 3403.01* 3411.00* 3419.03* 3419.04*
3425.00* 3426.00* 3510.00* 3512.00* 3523.00* 3525.00* 3528.00* 3548.00* 3549.00* 3553.00* 3556.00*
3564.00 3572.00* 3574.00* 3580.00* 3601.02* 3602.01 3604.01* 3803.01* 3803.02*

Median Family Income 50-60%

3101.06* 3101.11* 3103.06* 3103.12* 3209.02* 3306.00* 3310.00* 3401.08* 3402.02* 3403.02* 3404.00*
3405.00* 3407.00* 3409.03* 3422.00* 3423.00* 3501.00* 3506.00* 3515.00* 3519.00* 3524.00 3526.00*
3536.00 3547.00* 3557.00* 3569.00* 3573.00* 3578.00 3581.00* 3601.01* 3602.02* 3603.01* 3606.02*
3613.00* 3901.02* 3905.00* 3907.00*

Median Family Income 60-70%

3103.09* 3201.08* 3202.06* 3307.02* 3401.02* 3401.12* 3401.13* 3401.15* 3402.01* 3406.00* 3527.00
3554.00* 3575.00* 3604.07* 3605.02* 3608.00* 3614.02* 3702.01* 3702.04* 3805.01* 3805.02* 3807.00*
3810.03* 3812.05

Median Family Income 70-80%

3103.08* 3204.00 3220.00* 3305.00* 3308.04* 3417.02* 3420.00* 3421.01 3424.00 3504.00* 3555.00*
3612.00 3703.05* 3802.00* 3804.02* 3804.04* 3808.00* 3810.04* 3901.03*

Median Family Income 80-90%

3101.10* 3102.01* 3102.03* 3103.05* 3103.11* 3202.03* 3203.03 3206.00 3210.01* 3227.00* 3401.01
3408.00* 3409.04* 3419.02* 3509.00* 3535.00* 3571.00* 3576.02* 3579.00* 3604.05* 3606.01* 3804.03*
3806.00* 3809.01* 3811.02* 3812.04* 3904.11* 3908.02*

Median Family Income 90-100%

3103.10* 3216.00* 3224.00 3226.02* 3301.03* 3301.05 3401.11* 3409.01* 3517.00* 3605.01* 3611.00*
3703.03* 3703.06* 3801.03* 3812.06* 3812.07* 3906.02

Median Family Income 100-110%

3101.04 3102.04 3201.05* 3205.00* 3209.01* 3211.00* 3214.00* 3302.10* 3302.12* 3401.14* 3410.00*
3545.00* 3607.00* 3901.04* 3904.08*

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

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2

Median Family Income 110-120%

3101.05* 3210.02 3301.09* 3544.00* 3616.01* 3616.02* 3703.04* 3811.01*

Median Family Income >= 120%

3101.08* 3101.12* 3101.13* 3201.07* 3201.09* 3202.02 3203.01 3203.05* 3203.06* 3207.00* 3208.00*
3212.00* 3213.00* 3217.00 3218.00* 3219.00* 3221.00* 3222.00* 3223.00* 3301.07* 3301.08* 3302.03*
3302.04* 3302.06* 3302.08* 3302.13* 3304.01* 3516.00 3533.00* 3542.01 3542.02* 3559.00* 3562.00*
3610.00* 3801.01* 3801.02* 3809.02* 3810.02* 3902.00* 3903.00* 3904.05* 3904.06* 3904.07* 3904.09*
3904.10 3909.00* 3910.02

Median Family Income Not Known

3201.06* 3202.05 3604.02* 3604.06* 3609.00* 3614.01* 3908.01* 3910.01*

<u>OUTSIDE ASSESSMENT AREA</u>

KANKAKEE COUNTY (091), IL

MSA: 28100

Moderate Income

0107.02

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 40-50%

8812.01

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0306.00

BARTHOLOMEW COUNTY (005), IN

MSA: 18020

Middle Income

0102.00 0104.00

BOONE COUNTY (011), IN

Footnote:
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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

MSA: 26900

Upper Income

8106.04 8106.05

BROWN COUNTY (013), IN

MSA: 26900

Middle Income

9749.01

CARROLL COUNTY (015), IN

MSA: 29200

Middle Income

9595.00

CASS COUNTY (017), IN

MSA: NA

Middle Income

9517.00

CLARK COUNTY (019), IN

MSA: 31140

Moderate Income

0503.04

DAVIESS COUNTY (027), IN

MSA: NA

Middle Income

9545.02

DELAWARE COUNTY (035), IN

MSA: 34620

Upper Income

0025.02

HANCOCK COUNTY (059), IN

Footnote:

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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

MSA: 26900

Moderate Income

4106.00

Middle Income

4102.02 4104.02 4109.01

Upper Income

4102.01

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2109.00

Middle Income

2104.00

KNOX COUNTY (083), IN

MSA: NA

Moderate Income

9555.00

LAPORTE COUNTY (091), IN

MSA: 33140

Middle Income

0427.00 0430.00

MADISON COUNTY (095), IN

MSA: 26900

Moderate Income

0010.00 0102.00

Middle Income

0115.02

MONROE COUNTY (105), IN

MSA: 14020

Footnote:

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2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2

Middle Income

0013.04

MORGAN COUNTY (109), IN

MSA: 26900

Middle Income

5104.02

PORTER COUNTY (127), IN

MSA: 29414

Upper Income

0510.05 0510.09

STARKE COUNTY (149), IN

MSA: NA

Moderate Income

9540.00

Middle Income

9537.00 9541.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9713.00

Upper Income

9716.00

TIPTON COUNTY (159), IN

MSA: 26900

Middle Income

0204.02

WABASH COUNTY (169), IN 2/

MSA: NA

Footnote:
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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

Moderate Income

1028.00

Middle Income

1029.00

WELLS COUNTY (179), IN

MSA: 23060

Moderate Income

0406.00

Middle Income

0402.00 0403.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0508.00

BERRIEN COUNTY (021), MI

MSA: 35660

Moderate Income

0207.00

Middle Income

0115.00

Upper Income

0204.00

BRANCH COUNTY (023), MI

MSA: NA

Middle Income

9511.00

CASS COUNTY (027), MI

MSA: 43780

Middle Income

Footnote:

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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

0012.00 0021.00 0022.02

Upper Income

0016.00 0018.01

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2451.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Moderate Income

0406.00

Middle Income

0411.01

TUSCOLA COUNTY (157), MI

MSA: NA

Middle Income

0007.00

VAN BUREN COUNTY (159), MI

MSA: NA

Middle Income

0113.00

HARLAN COUNTY (083), NE

MSA: NA

Middle Income

9642.00

MONMOUTH COUNTY (025), NJ

MSA: 29484

Median Family Income 90-100%

Footnote:
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2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: LAKE CITY BANK

Respondent ID: 0000874845
Agency: FRS - 2

8115.02

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0030.22

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0121.06

STARK COUNTY (151), OH

MSA: 15940

Upper Income

7111.12 7111.21

AIKEN COUNTY (003), SC

MSA: 12260

Upper Income

0202.00

HANOVER COUNTY (085), VA

MSA: 40060

Middle Income

3204.00

CHELAN COUNTY (007), WA

MSA: 48300

Upper Income

9612.00

TETON COUNTY (039), WY

MSA: NA

Upper Income

Footnote:
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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

9676.01

Footnote:
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2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000874845

Institution: LAKE CITY BANK

Agency: FRS - 2

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors [10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	278	278	0	0.00%
Small Farm Loans	53	53	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	19	19	0	0.00%
Total	352	352	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.