

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	1	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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 0005										
Low Income	0	0	1	250	2	1,250	2	750	0	0
Moderate Income	4	282	12	2,017	17	8,646	14	4,717	0	0
Middle Income	9	442	10	2,132	16	10,309	17	5,160	0	0
Upper Income	12	684	7	1,394	17	7,766	17	4,244	0	0
Income Not Known	1	100	5	1,025	9	6,460	3	1,600	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,508	35	6,818	61	34,431	53	16,471	0	0
BARTHOLOMEW COUNTY (005), IN										
MSA 18020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	350	1	350	0	0
Upper Income	1	67	1	150	4	2,051	3	1,701	0	0
Income Not Known	0	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	67	1	150	5	2,401	4	2,051	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	2,000	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	2	2,000	0	0	0	0
DEKALB COUNTY (033), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	1	750	2	62	0	0
Middle Income	1	50	0	0	2	1,666	1	50	0	0
Upper Income	3	157	0	0	0	0	3	157	0	0
Income Not Known	0	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	269	0	0	3	2,416	6	269	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELKHART COUNTY (039), IN										
MSA 21140										
Inside AA 0002										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	3	180	1	242	11	6,032	6	1,759	0	0
Middle Income	26	1,597	19	3,431	35	23,467	44	14,308	0	0
Upper Income	19	904	19	3,760	20	10,755	29	5,970	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,696	39	7,433	66	40,254	80	22,052	0	0
FULTON COUNTY (049), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	472	6	1,074	7	4,400	8	1,124	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	472	6	1,074	7	4,400	8	1,124	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
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	7	444	1	250	7	4,042	7	1,822	0	0
Upper Income	11	530	3	477	11	6,107	16	4,015	0	0
Income Not Known	0	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	974	4	727	18	10,149	23	5,837	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	1	270	1	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	270	2	520	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	191	2	415	3	1,669	6	1,775	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	191	2	415	3	1,669	6	1,775	0	0
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	1	50	0	0	0	0	1	50	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	400	2	450	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	460	1	460	0	0
Upper Income	0	0	2	500	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	2	1,210	1	460	0	0
JACKSON COUNTY (071), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	680	1	680	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	680	1	680	0	0
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	1	50	0	0	4	2,572	2	991	0	0
Upper Income	2	105	1	185	3	2,288	4	1,743	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	180	1	185	7	4,860	7	2,759	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	7	1,030	3	2,231	5	673	0	0
Middle Income	32	1,586	17	3,038	26	14,048	39	6,956	0	0
Upper Income	11	718	12	2,397	14	7,665	14	2,184	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,389	36	6,465	43	23,944	58	9,813	0	0
LAGRANGE COUNTY (087), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	319	1	250	1	500	6	319	0	0
Upper Income	3	173	8	1,525	8	5,014	6	1,312	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	492	9	1,775	9	5,514	12	1,631	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	1,000	1	35	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	1	740	1	740	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	3	2,040	3	1,075	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	3	650	1	500	2	500	0	0
Middle Income	1	45	2	401	0	0	3	446	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	45	5	1,051	1	500	5	946	0	0
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	377	1	377	0	0
Median Family Income 40-50%	3	77	2	340	2	900	6	717	0	0
Median Family Income 50-60%	2	8	0	0	4	2,102	3	610	0	0
Median Family Income 60-70%	2	15	1	230	1	400	4	645	0	0
Median Family Income 70-80%	3	115	1	221	0	0	4	336	0	0
Median Family Income 80-90%	3	112	1	250	2	1,500	2	60	0	0
Median Family Income 90-100%	3	145	0	0	1	300	3	145	0	0
Median Family Income 100-110%	1	1	0	0	2	1,343	2	961	0	0
Median Family Income 110-120%	2	175	0	0	1	525	1	75	0	0
Median Family Income >= 120%	10	523	2	368	5	2,978	14	2,194	0	0
Median Family Income Not Known	2	108	5	1,006	1	1,000	2	194	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,279	12	2,415	20	11,425	42	6,314	0	0

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MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0003										
Low Income	3	155	0	0	3	1,638	3	873	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	916	9	1,572	7	3,206	21	4,009	0	0
Upper Income	2	64	1	175	0	0	1	175	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,135	10	1,747	10	4,844	25	5,057	0	0
MIAMI COUNTY (103), IN 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	174	0	0	0	0	2	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	174	0	0	0	0	2	133	0	0
MONTGOMERY COUNTY (107), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	1	210	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	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.

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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	0	0	0	0	0	0
Upper Income	2	149	0	0	0	0	2	149	0	0
Income Not Known	0	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	149	0	0	0	0	2	149	0	0
NOBLE COUNTY (113), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	367	1	750	2	892	0	0
Middle Income	7	340	6	1,205	7	3,658	12	1,554	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	340	8	1,572	8	4,408	14	2,446	0	0
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	282	0	0	1	921	0	0	0	0
Income Not Known	0	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	282	0	0	1	921	0	0	0	0

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Institution: LAKE CITY BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PULASKI COUNTY (131), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	1	350	2	570	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	2	800	3	1,020	0	0
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Inside AA 0001										
Low Income	1	100	0	0	2	1,425	1	100	0	0
Moderate Income	3	135	6	915	5	2,600	11	2,940	0	0
Middle Income	3	210	9	1,548	11	5,702	8	2,551	0	0
Upper Income	8	425	6	1,142	12	6,394	13	3,503	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	870	21	3,605	30	16,121	33	9,094	0	0
SHELBY COUNTY (145), 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	317	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	317	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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)
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	24	1,355	19	3,116	4	1,348	2	322	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,455	19	3,116	4	1,348	2	322	0	0
TIPTON COUNTY (159), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	1	128	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	94	1	128	0	0	0	0	0	0
VANDERBURGH COUNTY (163), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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	1	800	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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)
VIGO COUNTY (167), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	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	20	0	0	0	0	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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 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	3	174	0	0	2	1,150	4	924	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	174	0	0	2	1,150	4	924	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	0	0	1	210	0	0
Middle Income	1	35	1	150	0	0	2	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	2	360	0	0	3	395	0	0
Totals For County: (169) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	0	0	1	210	0	0
Middle Income	4	209	1	150	2	1,150	6	1,109	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	2	360	2	1,150	7	1,319	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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 NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	650	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	927	1	577	0	0
Income Not Known	0	0	0	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	1,577	1	577	0	0
WHITLEY COUNTY (183), IN										
MSA 23060										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	851	5	942	13	7,523	19	5,485	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	14	851	6	1,180	13	7,523	19	5,485	0	0
TOTAL INSIDE AA IN STATE	262	13,803	190	35,716	301	173,449	390	90,889	0	0
TOTAL OUTSIDE AA IN STATE	41	2,423	32	5,680	29	16,423	34	10,450	0	0
STATE TOTAL	303	16,226	222	41,396	330	189,872	424	101,339	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (047), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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	0	0	0	0	0	0
Middle Income	0	0	1	232	0	0	1	232	0	0
Upper Income	0	0	0	0	2	1,650	2	1,650	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	2	1,650	3	1,882	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	1	315	1	315	0	0
Upper Income	1	90	0	0	0	0	0	0	0	0
Income Not Known	0	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	90	0	0	1	315	1	315	0	0
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	272	1	272	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	272	1	272	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	1	518	1	518	0	0
Middle Income	2	131	1	150	0	0	2	201	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	131	1	150	1	518	3	719	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: 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)
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	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	221	2	382	7	4,255	8	3,188	0	0
STATE TOTAL	3	221	2	382	7	4,255	8	3,188	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	1	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (077), ND										
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	4	1,808	4	1,808	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	1,808	4	1,808	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	4	1,808	4	1,808	0	0
STATE TOTAL	0	0	0	0	4	1,808	4	1,808	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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)
DEFIANCE COUNTY (039), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	176	1	304	2	480	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	1	304	2	480	0	0
PAULDING COUNTY (125), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	304	1	304	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	304	1	304	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: 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)
VAN WERT COUNTY (161), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,401	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	1,401	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	176	5	2,409	3	784	0	0
STATE TOTAL	0	0	1	176	5	2,409	3	784	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: 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)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,250	2	1,250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,250	2	1,250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,250	2	1,250	0	0
STATE TOTAL	0	0	0	0	2	1,250	2	1,250	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: LAKE CITY BANK

Respondent ID: 0000874845

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	262	13,803	190	35,716	301	173,449	390	90,889	0	0
TOTAL OUTSIDE AA	46	2,793	35	6,238	51	29,145	53	18,980	0	0
TOTAL INSIDE & OUTSIDE	308	16,596	225	41,954	352	202,594	443	109,869	0	0

Footnote:

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

Loans by County

Respondent ID: 0000874845

Small Farm Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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 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	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	1	140	1	450	2	590	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	140	1	450	3	625	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	2	175	7	1,359	7	2,387	12	2,826	0	0
Upper Income	2	90	1	150	4	1,496	7	1,736	0	0
Income Not Known	0	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	265	8	1,509	11	3,883	19	4,562	0	0
FULTON COUNTY (049), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	290	3	535	2	900	10	1,275	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	290	3	535	2	900	10	1,275	0	0

Loans by County

Respondent ID: 0000874845

Small Farm Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRY COUNTY (065), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	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	428	1	428	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	428	1	428	0	0
HUNTINGTON COUNTY (069), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	469	0	0	0	0
Income Not Known	0	0	0	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	469	0	0	0	0
KOSCIUSKO COUNTY (085), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	1,151	14	2,485	22	9,122	41	8,098	0	0
Upper Income	0	0	1	105	1	500	2	605	0	0
Income Not Known	0	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	1,151	15	2,590	23	9,622	43	8,703	0	0

Loans by County

Respondent ID: 0000874845

Small Farm Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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)
LAGRANGE COUNTY (087), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	1	250	1	370	2	310	0	0
Upper Income	2	83	1	158	0	0	3	241	0	0
Income Not Known	0	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	143	2	408	1	370	5	551	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	600	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	600	1	300	0	0
MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	101	8	1,500	5	1,936	13	2,987	0	0
Upper Income	1	75	0	0	1	456	2	531	0	0
Income Not Known	0	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	176	8	1,500	6	2,392	15	3,518	0	0

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)
MIAMI COUNTY (103), IN 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	71	0	0	1	320	3	371	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	71	0	0	1	320	3	371	0	0
NOBLE COUNTY (113), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	500	2	530	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	500	2	530	0	0
PULASKI COUNTY (131), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Footnote:

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

Loans by County

Small Farm Loans - Originations

Institution: 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)
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	1	65	1	216	1	280	2	281	0	0
Upper Income	2	60	0	0	0	0	2	60	0	0
Income Not Known	0	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	125	1	216	1	280	4	341	0	0

Footnote:

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

Loans by County
Small Farm Loans - Originations
Institution: 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 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	4	145	0	0	3	1,300	5	445	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	145	0	0	3	1,300	5	445	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	2	250	0	0	2	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	250	0	0	2	250	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	4	145	2	250	3	1,300	7	695	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	145	2	250	3	1,300	7	695	0	0

Footnote:

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

Loans by County

Small Farm Loans - Originations

Institution: 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 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	5	338	11	2,095	5	1,950	17	3,193	0	0
Upper Income	8	288	4	750	1	300	12	1,088	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	626	15	2,845	6	2,250	29	4,281	0	0
TOTAL INSIDE AA IN STATE	59	3,057	53	9,743	58	23,236	139	25,702	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	250	3	1,028	4	978	0	0
STATE TOTAL	59	3,057	55	9,993	61	24,264	143	26,680	0	0

Footnote:

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

Loans by County

Small Farm Loans - Originations

Institution: 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	2	945	2	945	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	945	2	945	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	50	2	300	0	0	2	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	300	0	0	2	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	2	300	2	945	4	1,245	0	0
STATE TOTAL	1	50	2	300	2	945	4	1,245	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	59	3,057	53	9,743	58	23,236	139	25,702	0	0
TOTAL OUTSIDE AA	1	50	4	550	5	1,973	8	2,223	0	0
TOTAL INSIDE & OUTSIDE	60	3,107	57	10,293	63	25,209	147	27,925	0	0

Footnote:

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

2022 Institution Disclosure Statement - Table 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	66	20,596	33	9,094	0	0
IN - ELKHART COUNTY (039) - MSA 21140	154	50,383	80	22,052	0	0
IN - DEKALB COUNTY (033) - MSA NA	9	2,685	6	269	0	0
IN - FULTON COUNTY (049) - MSA NA	21	5,946	8	1,124	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	4	1,710	1	460	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	124	32,798	58	9,813	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	27	7,781	12	1,631	0	0
IN - MARSHALL COUNTY (099) - MSA NA	44	7,726	25	5,057	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	3	174	2	133	0	0
IN - NOBLE COUNTY (113) - MSA NA	23	6,320	14	2,446	0	0
IN - PULASKI COUNTY (131) - MSA NA	3	1,020	3	1,020	0	0
IN - WABASH COUNTY (169) - MSA NA 2/	5	1,324	4	924	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	40	11,850	23	5,837	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	12	5,225	7	2,759	0	0
IN - MARION COUNTY (097) - MSA 26900	63	15,119	42	6,314	0	0
IN - ALLEN COUNTY (003) - MSA 23060	122	42,757	53	16,471	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	33	9,554	19	5,485	0	0

Footnote:

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

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: 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	5	621	4	341	0	0
IN - ELKHART COUNTY (039) - MSA 21140	23	5,657	19	4,562	0	0
IN - FULTON COUNTY (049) - MSA NA	11	1,725	10	1,275	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	1	469	0	0	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	56	13,363	43	8,703	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	6	921	5	551	0	0
IN - MARSHALL COUNTY (099) - MSA NA	17	4,068	15	3,518	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	4	391	3	371	0	0
IN - NOBLE COUNTY (113) - MSA NA	2	530	2	530	0	0
IN - PULASKI COUNTY (131) - MSA NA	1	500	1	500	0	0
IN - WABASH COUNTY (169) - MSA NA 2/	7	1,445	5	445	0	0
IN - ALLEN COUNTY (003) - MSA 23060	3	625	3	625	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	34	5,721	29	4,281	0	0

Footnote:

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

2022 Institution Disclosure Statement - Table 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	12	31,399	0	0
Purchased	0	0	0	0
Total	12	31,399	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

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

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

9609.00 9610.01 9615.00 9617.00 9621.01 9621.02 9623.00 9626.00

LAGRANGE COUNTY (087), IN

MSA: NA

Middle Income

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

Low Income

0205.00

Middle Income

0201.01 0201.02 0202.01 0202.02* 0203.01 0203.02 0204.00 0206.00 0207.02 0208.00

Upper Income

0207.01

MIAMI COUNTY (103), IN 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 9725.00 9726.00*

PULASKI COUNTY (131), IN

MSA: NA

Moderate Income

9590.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

Middle Income

9589.00 9591.00* 9592.00

WABASH COUNTY (169), IN 2/

MSA: NA

Middle Income

1022.00 1023.00 1024.00*

ASSESSMENT AREA - 0004

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1101.01* 1101.02* 1102.01* 1102.02* 1103.02 1103.03* 1104.01 1104.05 1104.06* 1105.09 1106.00*
1107.00 1108.07* 1108.11 1108.20 1110.06 1110.07 1110.11* 1110.12 1111.04*

Upper Income

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

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01* 6103.00 6104.01* 6107.06* 6109.00* 6110.00* 6113.00*

Middle Income

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

Upper Income

6106.03 6106.07* 6107.03 6107.04 6107.05 6108.01*

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 10-20%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

3226.01*

Median Family Income 20-30%

3551.00*

Median Family Income 30-40%

3209.03* 3308.06* 3412.00* 3416.00* 3417.01* 3503.00* 3505.00* 3507.00* 3508.00* 3521.00* 3523.00*

3550.00* 3556.00* 3570.00* 3576.01* 3603.02* 3702.03* 3812.03 3906.01*

Median Family Income 40-50%

3225.00* 3301.06 3302.11* 3307.01* 3308.03* 3308.05 3309.00* 3403.01* 3409.03* 3411.00* 3419.03*

3419.04* 3425.00* 3426.00* 3510.00* 3512.00* 3525.00* 3528.00* 3548.00* 3549.00* 3553.00* 3564.00*

3572.00* 3574.00* 3580.00* 3601.02 3602.01* 3604.01* 3606.02* 3803.01* 3803.02*

Median Family Income 50-60%

3101.06 3101.11* 3103.06* 3103.12* 3209.02* 3306.00 3310.00* 3401.08* 3402.02* 3403.02* 3404.00*

3405.00 3407.00* 3422.00* 3423.00* 3501.00* 3506.00* 3515.00* 3519.00* 3524.00* 3526.00* 3536.00

3547.00* 3557.00* 3569.00* 3573.00* 3578.00* 3581.00 3601.01* 3602.02* 3603.01* 3613.00* 3901.02*

3905.00 3907.00*

Median Family Income 60-70%

3103.09* 3201.08* 3202.06* 3307.02* 3401.02* 3401.12* 3401.13 3401.15* 3402.01* 3406.00* 3417.02*

3527.00* 3554.00* 3575.00* 3604.07* 3605.02* 3608.00* 3614.02* 3702.01* 3702.04 3805.01* 3805.02*

3807.00 3810.03* 3812.05*

Median Family Income 70-80%

3103.05 3103.08* 3204.00 3220.00* 3305.00* 3308.04* 3420.00* 3421.01* 3424.00* 3504.00* 3555.00*

3612.00* 3703.05* 3802.00* 3804.02* 3804.03 3804.04* 3806.00* 3808.00* 3809.01* 3810.04* 3901.03*

Median Family Income 80-90%

3101.10* 3102.01 3102.03* 3103.11 3202.03* 3203.03 3206.00 3210.01* 3227.00* 3401.01* 3408.00*

3409.04* 3419.02* 3509.00* 3535.00* 3571.00* 3576.02* 3579.00* 3604.05* 3606.01* 3811.02* 3812.04*

3904.11* 3908.02*

Median Family Income 90-100%

3103.10* 3211.00* 3216.00* 3224.00* 3226.02* 3301.03* 3301.05 3401.11* 3409.01* 3517.00 3605.01*

3611.00* 3703.03* 3703.06* 3801.03* 3812.06* 3812.07* 3906.02*

Median Family Income 100-110%

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

3101.04 3102.04 3201.05* 3205.00* 3209.01* 3214.00* 3302.10* 3302.12 3401.14* 3410.00* 3545.00*
3607.00* 3616.01* 3901.04* 3904.08*

Median Family Income 110-120%

3101.05 3210.02* 3301.09* 3544.00* 3616.02* 3703.04* 3811.01* 3903.00* 3904.09*

Median Family Income >= 120%

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

Median Family Income Not Known

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

ASSESSMENT AREA - 0005

ALLEN COUNTY (003), IN

MSA: 23060

Low Income

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

Moderate Income

0001.00* 0006.00 0007.01* 0009.00 0010.00* 0022.00 0025.00* 0029.00* 0031.00* 0033.01* 0033.04
0035.00 0036.00 0038.00 0040.00* 0041.01* 0044.00* 0106.02 0106.04 0111.00 0112.01 0112.02*
0113.02* 0113.03* 0113.04* 0115.02

Middle Income

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

Upper Income

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

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

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 0504.02 0505.00 0506.00

Upper Income

0507.00

OUTSIDE ASSESSMENT AREA

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

0310.06

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0070.09

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0306.00

BARTHOLOMEW COUNTY (005), IN

MSA: 18020

Middle Income

0102.00

BOONE COUNTY (011), IN

MSA: 26900

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

8105.00

Upper Income

8106.05 8106.06 8106.07

BROWN COUNTY (013), IN

MSA: 26900

Middle Income

9749.01

HANCOCK COUNTY (059), IN

MSA: 26900

Moderate Income

4106.00

Middle Income

4104.02

HENDRICKS COUNTY (063), IN

MSA: 26900

Middle Income

2102.01 2106.14

HENRY COUNTY (065), IN

MSA: NA

Middle Income

9768.00

HOWARD COUNTY (067), IN

MSA: 29020

Low Income

0012.00

Upper Income

0102.01

JACKSON COUNTY (071), IN

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

MSA: NA

Moderate Income

9679.01

LAPORTE COUNTY (091), IN

MSA: 33140

Moderate Income

0408.00 0413.00

Middle Income

0416.00 0429.00

Upper Income

0425.00

MADISON COUNTY (095), IN

MSA: 26900

Moderate Income

0020.00 0102.00

Middle Income

0115.02 0118.00

MONTGOMERY COUNTY (107), IN

MSA: NA

Upper Income

9574.00

MORGAN COUNTY (109), IN

MSA: 26900

Upper Income

5101.02

PORTER COUNTY (127), IN

MSA: 23844

Upper Income

0510.09

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

SHELBY COUNTY (145), IN

MSA: 26900

Middle Income

7105.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9710.00 9713.00

Upper Income

9711.00

TIPTON COUNTY (159), IN

MSA: NA

Middle Income

0204.02

VANDERBURGH COUNTY (163), IN

MSA: 21780

Upper Income

0038.03

VIGO COUNTY (167), IN

MSA: 45460

Middle Income

0013.00

WABASH COUNTY (169), IN 2/

MSA: NA

Moderate Income

1028.00

Middle Income

1025.00

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

WELLS COUNTY (179), IN

MSA: NA

Moderate Income

0406.00

Upper Income

0401.00

WORCESTER COUNTY (047), MD

MSA: 41540

Upper Income

9504.00

BERRIEN COUNTY (021), MI

MSA: 35660

Middle Income

0110.00 0115.00

Upper Income

0113.02 0204.00

CASS COUNTY (027), MI

MSA: 43780

Middle Income

0021.00

Upper Income

0016.00

KALAMAZOO COUNTY (077), MI

MSA: 28020

Middle Income

0029.11

KENT COUNTY (081), MI

MSA: 24340

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

Median Family Income 70-80%

0133.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Moderate Income

0406.00

Middle Income

0401.00 0412.00 0414.00 0416.00

TUSCOLA COUNTY (157), MI

MSA: NA

Middle Income

0007.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Middle Income

8011.02

RICHLAND COUNTY (077), ND

MSA: NA

Middle Income

9710.00

DEFIANCE COUNTY (039), OH

MSA: NA

Middle Income

9587.00

PAULDING COUNTY (125), OH

MSA: NA

Middle Income

9604.00

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000874845

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

Agency: FRS - 2

Institution: LAKE CITY BANK

STARK COUNTY (151), OH

MSA: 15940

Upper Income

7111.12

VAN WERT COUNTY (161), OH

MSA: NA

Middle Income

0208.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Upper Income

0102.00 0104.00

UPSHUR COUNTY (459), TX

MSA: 30980

Middle Income

9505.02

CHELAN COUNTY (007), WA

MSA: 48300

Upper Income

9612.00

Footnote:

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2022 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	311	311	0	0.00%
Small Farm Loans	63	63	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	395	395	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.