

Loans by County

Respondent ID: 0000874845

Small Business Loans - Originations

Agency: FRS - 2

Institution: LAKE CITY BANK

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)
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	86	0	0	0	0	1	86	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	86	0	0	0	0	1	86	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	2,524	1	679	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	2,524	1	679	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	86	0	0	3	2,524	2	765	0	0
STATE TOTAL	1	86	0	0	3	2,524	2	765	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)
ALLEN COUNTY (003), IN										
MSA 23060										
Inside AA 0005										
Low Income	2	130	2	408	3	1,120	4	700	0	0
Moderate Income	13	731	10	1,901	12	7,082	9	1,453	0	0
Middle Income	15	969	6	1,156	10	5,842	17	1,655	0	0
Upper Income	10	639	6	1,131	10	5,173	14	2,566	0	0
Income Not Known	0	0	3	650	2	1,000	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	2,469	27	5,246	37	20,217	45	6,524	0	0
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	750	1	15	0	0
Upper Income	0	0	3	573	3	2,199	4	2,069	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	3	573	4	2,949	5	2,084	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	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

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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)
CASS COUNTY (017), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	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	92	0	0	0	0	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	1	50	1	215	0	0	2	265	0	0
Middle Income	0	0	1	109	0	0	1	109	0	0
Upper Income	1	83	0	0	4	2,981	2	411	0	0
Income Not Known	0	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	133	2	324	4	2,981	5	785	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	1	1,000	0	0	0	0
Upper Income	0	0	0	0	1	816	1	816	0	0
Income Not Known	0	0	0	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	1,816	1	816	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)
DUBOIS COUNTY (037), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	360	1	360	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	1	360	0	0
ELKHART COUNTY (039), IN										
MSA 21140										
Inside AA 0002										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	3	275	5	923	9	5,020	11	3,808	0	0
Middle Income	23	1,377	20	3,917	28	16,825	34	9,745	0	0
Upper Income	16	1,031	8	1,549	11	6,873	16	3,753	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	2,698	33	6,389	48	28,718	62	17,321	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	14	669	1	108	2	772	13	1,103	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	669	1	108	2	772	13	1,103	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)
GRANT COUNTY (053), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	54	0	0	0	0	1	54	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	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	5	275	3	626	4	2,598	3	792	0	0
Upper Income	11	476	10	2,051	7	3,513	14	1,894	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	751	13	2,677	11	6,111	17	2,686	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	1	25	0	0	0	0	1	25	0	0
Middle Income	1	55	1	177	1	500	3	732	0	0
Upper Income	2	140	0	0	0	0	2	140	0	0
Income Not Known	0	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	220	1	177	1	500	6	897	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)
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,010	1	380	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,010	1	380	0	0
JASPER COUNTY (073), 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	1	160	1	650	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	1	650	1	160	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	0	0	0	0	2	1,489	1	607	0	0
Middle Income	3	171	0	0	1	1,000	0	0	0	0
Upper Income	1	89	3	437	2	950	2	589	0	0
Income Not Known	0	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	260	3	437	5	3,439	3	1,196	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	3	137	7	1,237	5	1,562	8	1,196	0	0
Middle Income	29	1,514	10	1,980	9	3,971	24	2,064	0	0
Upper Income	7	426	6	1,045	6	2,450	7	706	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	2,077	23	4,262	20	7,983	39	3,966	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	7	360	3	471	2	1,580	10	1,311	0	0
Upper Income	3	125	4	700	5	3,750	5	1,075	0	0
Income Not Known	0	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	485	7	1,171	7	5,330	15	2,386	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	1	192	0	0	0	0	0	0
Upper Income	0	0	1	129	1	680	1	680	0	0
Income Not Known	0	0	0	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	321	1	680	1	680	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	0	0	1	648	0	0	0	0
Middle Income	0	0	0	0	3	1,500	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	2,148	1	600	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	0	0	0	0	0	0
Median Family Income 40-50%	2	86	1	200	2	840	3	526	0	0
Median Family Income 50-60%	2	190	0	0	4	2,097	4	1,847	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0	0	0
Median Family Income 70-80%	1	25	1	200	2	890	2	375	0	0
Median Family Income 80-90%	3	165	2	370	0	0	4	285	0	0
Median Family Income 90-100%	4	177	2	456	3	2,256	5	1,333	0	0
Median Family Income 100-110%	0	0	0	0	1	792	1	792	0	0
Median Family Income 110-120%	1	49	0	0	1	800	0	0	0	0
Median Family Income >= 120%	4	235	1	250	7	4,645	6	1,855	0	0
Median Family Income Not Known	1	68	1	250	1	750	1	68	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	995	8	1,726	22	13,570	26	7,081	0	0

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MARSHALL COUNTY (099), IN										
MSA NA										
Inside AA 0003										
Low Income	5	173	0	0	0	0	5	173	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	1,024	9	1,356	17	9,735	22	4,180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,197	9	1,356	17	9,735	27	4,353	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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	Num 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	1	66	0	0	1	300	2	366	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	66	0	0	1	300	2	366	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	748	2	748	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	748	2	748	0	0
Totals For County: (103) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	748	2	748	0	0
Middle Income	1	66	0	0	1	300	2	366	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	66	0	0	3	1,048	4	1,114	0	0

Footnote:

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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)
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	1	204	0	0	1	204	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	204	0	0	1	204	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	1	180	0	0	1	180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
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	155	0	0	0	0	0	0	0	0
Income Not Known	0	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	155	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)
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	1	547	1	547	0	0
Middle Income	11	553	4	769	3	2,456	10	1,540	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	553	4	769	4	3,003	11	2,087	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	1	1,000	0	0	0	0
Upper Income	1	22	1	200	1	920	1	920	0	0
Income Not Known	0	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	22	1	200	2	1,920	1	920	0	0
PUTNAM COUNTY (133), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	168	1	320	2	488	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	168	1	320	2	488	0	0

Footnote:

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

Loans by County

Small Business Loans - Originations

Institution: 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	0	0	0	0	5	2,516	0	0	0	0
Moderate Income	5	327	3	560	13	8,381	10	3,254	0	0
Middle Income	5	240	4	824	9	5,111	7	1,629	0	0
Upper Income	17	1,157	4	715	12	7,291	15	3,559	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,724	11	2,099	39	23,299	32	8,442	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	6	500	6	1,132	4	1,699	1	200	0	0
Upper Income	0	0	1	120	0	0	0	0	0	0
Income Not Known	0	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	500	7	1,252	4	1,699	1	200	0	0
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	315	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	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)
TIPTON COUNTY (159), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	281	2	1,470	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	281	2	1,470	0	0	0	0
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	2	80	0	0	1	275	2	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	1	275	2	80	0	0
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	1	250	1	660	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	660	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: 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)
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	8	427	5	969	8	3,567	9	771	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	427	5	969	8	3,567	9	771	0	0
TOTAL INSIDE AA IN STATE	259	14,584	146	27,533	226	129,300	308	59,147	0	0
TOTAL OUTSIDE AA IN STATE	16	1,058	21	3,766	30	18,245	26	8,771	0	0
STATE TOTAL	275	15,642	167	31,299	256	147,545	334	67,918	0	0

Footnote:

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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	275	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	2	1,025	1	750	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	2	1,700	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	1,700	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	2	95	0	0	0	0	2	95	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	0	0	3	145	0	0

Footnote:

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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)
JACKSON COUNTY (075), MI										
MSA 27100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
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

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)
MONTCALM COUNTY (117), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	1,000	2	1,250	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	250	1	1,000	2	1,250	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	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	325	1	250	5	3,725	10	3,325	0	0
STATE TOTAL	6	325	1	250	5	3,725	10	3,325	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)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

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: 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 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Footnote:

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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	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

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)
LOGAN COUNTY (091), 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	140	0	0	1	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	1	140	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	264	1	264	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	264	1	264	0	0
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	1	125	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

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

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)
TOTAL OUTSIDE AA IN STATE	0	0	2	265	1	264	2	404	0	0
STATE TOTAL	0	0	2	265	1	264	2	404	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)
DIMIT COUNTY (127), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	152	0	0	1	152	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	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	152	0	0	1	152	0	0
STATE TOTAL	0	0	1	152	0	0	1	152	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: 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	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Footnote:

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

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	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

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: 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	0	0	1	550	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	550	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	550	0	0	0	0
STATE TOTAL	0	0	0	0	1	550	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	259	14,584	146	27,533	226	129,300	308	59,147	0	0
TOTAL OUTSIDE AA	24	1,519	26	4,583	43	26,808	42	13,467	0	0
TOTAL INSIDE & OUTSIDE	283	16,103	172	32,116	269	156,108	350	72,614	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	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	1	250	0	0	1	250	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
DEKALB COUNTY (033), IN										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	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	85	0	0	0	0	1	85	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	413	4	609	5	1,659	6	844	0	0
Upper Income	3	173	3	481	2	741	8	1,395	0	0
Income Not Known	0	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	586	7	1,090	7	2,400	14	2,239	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)
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	5	219	3	683	2	785	7	677	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	219	3	683	2	785	7	677	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	2	170	3	550	0	0	1	200	0	0
Income Not Known	0	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	170	3	550	0	0	1	200	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	9	524	17	2,903	14	5,326	34	7,758	0	0
Upper Income	3	225	1	150	3	1,100	5	1,075	0	0
Income Not Known	0	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	749	18	3,053	17	6,426	39	8,833	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	0	0	0	0	1	450	0	0	0	0
Upper Income	1	47	1	250	0	0	2	297	0	0
Income Not Known	0	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	47	1	250	1	450	2	297	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	397	1	397	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	397	1	397	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	3	131	3	412	1	350	6	797	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	3	412	1	350	6	797	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	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
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	75	0	0	1	270	2	345	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	270	2	345	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	1	125	0	0	2	170	0	0
Income Not Known	0	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	1	125	0	0	2	170	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)
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	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
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	298	11	2,005	4	1,295	11	1,802	0	0
Upper Income	2	70	2	260	1	400	5	730	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	368	13	2,265	5	1,695	16	2,532	0	0
TOTAL INSIDE AA IN STATE	43	2,505	50	8,678	34	12,376	92	16,455	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	397	1	397	0	0
STATE TOTAL	43	2,505	51	8,828	35	12,773	93	16,852	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	1	90	0	0	1	428	2	518	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	428	2	518	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	190	0	0	1	428	2	518	0	0
STATE TOTAL	2	190	0	0	1	428	2	518	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	43	2,505	50	8,678	34	12,376	92	16,455	0	0
TOTAL OUTSIDE AA	2	190	1	150	2	825	3	915	0	0
TOTAL INSIDE & OUTSIDE	45	2,695	51	8,828	36	13,201	95	17,370	0	0

Footnote:

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

2023 Institution Disclosure Statement - Table 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	77	27,122	32	8,442	0	0
IN - ELKHART COUNTY (039) - MSA 21140	124	37,805	62	17,321	0	0
IN - DEKALB COUNTY (033) - MSA NA	8	3,438	5	785	0	0
IN - FULTON COUNTY (049) - MSA NA	17	1,549	13	1,103	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	82	14,322	39	3,966	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	24	6,986	15	2,386	0	0
IN - MARSHALL COUNTY (099) - MSA NA	50	12,288	27	4,353	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	2	366	2	366	0	0
IN - NOBLE COUNTY (113) - MSA NA	19	4,325	11	2,087	0	0
IN - WABASH COUNTY (169) - MSA NA 2/	3	355	2	80	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	40	9,539	17	2,686	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	12	4,136	3	1,196	0	0
IN - MARION COUNTY (097) - MSA 26900	48	16,291	26	7,081	0	0
IN - ALLEN COUNTY (003) - MSA 23060	104	27,932	45	6,524	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	21	4,963	9	771	0	0

Footnote:

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

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: 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	170	2	170	0	0
IN - ELKHART COUNTY (039) - MSA 21140	23	4,076	14	2,239	0	0
IN - DEKALB COUNTY (033) - MSA NA	1	85	1	85	0	0
IN - FULTON COUNTY (049) - MSA NA	10	1,687	7	677	0	0
IN - HUNTINGTON COUNTY (069) - MSA NA	5	720	1	200	0	0
IN - KOSCIUSKO COUNTY (085) - MSA NA	47	10,228	39	8,833	0	0
IN - LAGRANGE COUNTY (087) - MSA NA	3	747	2	297	0	0
IN - MARSHALL COUNTY (099) - MSA NA	7	893	6	797	0	0
IN - MIAMI COUNTY (103) - MSA NA 2/	1	30	1	30	0	0
IN - NOBLE COUNTY (113) - MSA NA	2	345	2	345	0	0
IN - ALLEN COUNTY (003) - MSA 23060	1	250	1	250	0	0
IN - WHITLEY COUNTY (183) - MSA 23060	25	4,328	16	2,532	0	0

Footnote:

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

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: LAKE CITY BANK

PAGE: 1 OF 1

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	29,004	0	0
Purchased	0	0	0	0
Total	12	29,004	0	0
Consortium/Third Party Loans (optional)				

2023 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

2023 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

2023 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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2023 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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2023 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:
 2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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.

2023 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

LASALLE COUNTY (099), IL

MSA: NA

Moderate Income

9633.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 40-50%

8812.01

BOONE COUNTY (011), IN

MSA: 26900

Middle Income

8107.00

Upper Income

8106.01 8106.04 8106.05 8106.07

BROWN COUNTY (013), IN

MSA: 26900

Middle Income

9749.02

CASS COUNTY (017), 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.

2023 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

9515.00

DELAWARE COUNTY (035), IN

MSA: 34620

Middle Income

0028.00

Upper Income

0025.02

DUBOIS COUNTY (037), IN

MSA: NA

Middle Income

9533.02

GRANT COUNTY (053), IN

MSA: NA

Upper Income

0005.00

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2109.00

Middle Income

2106.07 2106.14

Upper Income

2101.03 2101.06

HOWARD COUNTY (067), IN

MSA: 29020

Moderate Income

0002.00 0003.00

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.

2023 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

JASPER COUNTY (073), IN

MSA: 23844

Middle Income

1008.00 1013.00

LAPORTE COUNTY (091), IN

MSA: 33140

Middle Income

0421.00 0429.00

Upper Income

0420.00 0428.00

MADISON COUNTY (095), IN

MSA: 26900

Moderate Income

0018.02

Middle Income

0115.02 0118.00

MIAMI COUNTY (103), IN 2/

MSA: NA

Moderate Income

9523.00

MONROE COUNTY (105), IN

MSA: 14020

Middle Income

0013.04

MONTGOMERY COUNTY (107), IN

MSA: NA

Middle Income

9570.00

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.

2023 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

MORGAN COUNTY (109), IN

MSA: 26900

Upper Income

5101.02

PORTER COUNTY (127), IN

MSA: 23844

Middle Income

0508.02

Upper Income

0502.03 0510.09

PUTNAM COUNTY (133), IN

MSA: 26900

Middle Income

9562.00 9565.00

STARKE COUNTY (149), IN

MSA: NA

Middle Income

9541.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9710.00 9713.00

Upper Income

9716.00

TIPPECANOE COUNTY (157), IN

MSA: 29200

Moderate Income

0001.00

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.

2023 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

TIPTON COUNTY (159), IN

MSA: NA

Middle Income

0204.02

WELLS COUNTY (179), IN

MSA: NA

Moderate Income

0406.00

BERRIEN COUNTY (021), MI

MSA: 35660

Moderate Income

0116.00

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

0010.00

Upper Income

0018.01

JACKSON COUNTY (075), MI

MSA: 27100

Footnote:

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2023 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

Upper Income

0064.04

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2451.00

MONTCALM COUNTY (117), MI

MSA: 24340

Moderate Income

9712.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Moderate Income

0406.00

Middle Income

0412.00

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2178.52

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 90-100%

8115.02

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0121.06

Footnote:

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2023 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

LOGAN COUNTY (091), OH

MSA: NA

Middle Income

0038.00

LUCAS COUNTY (095), OH

MSA: 45780

Moderate Income

0073.02

STARK COUNTY (151), OH

MSA: 15940

Upper Income

7111.21

DIMITT COUNTY (127), TX

MSA: NA

Income Not Known

9502.02

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

9676.01

Footnote:

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

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 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	293	293	0	0.00%
Small Farm Loans	47	47	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	361	361	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.