

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0001.00	21140	ELKHART-GOSHEN, IN	99.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0002.01	21140	ELKHART-GOSHEN, IN	64.26	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0002.02	21140	ELKHART-GOSHEN, IN	89.48	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0003.01	21140	ELKHART-GOSHEN, IN	123.83	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0003.02	21140	ELKHART-GOSHEN, IN	83.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0004.00	21140	ELKHART-GOSHEN, IN	100.45	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0005.01	21140	ELKHART-GOSHEN, IN	97.66	80%-120%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0005.02	21140	ELKHART-GOSHEN, IN	112.35	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0006.01	21140	ELKHART-GOSHEN, IN	145.78	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0006.02	21140	ELKHART-GOSHEN, IN	149.13	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0007.01	21140	ELKHART-GOSHEN, IN	122.9	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0007.02	21140	ELKHART-GOSHEN, IN	79.04	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.01	21140	ELKHART-GOSHEN, IN	113.63	80%-120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.03	21140	ELKHART-GOSHEN, IN	126.39	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.04	21140	ELKHART-GOSHEN, IN	136.64	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0009.01	21140	ELKHART-GOSHEN, IN	120.55	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0009.02	21140	ELKHART-GOSHEN, IN	121.74	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0010.00	21140	ELKHART-GOSHEN, IN	119.85	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0011.00	21140	ELKHART-GOSHEN, IN	133.21	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0012.00	21140	ELKHART-GOSHEN, IN	84.35	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0013.01	21140	ELKHART-GOSHEN, IN	112.18	80%-120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0013.02	21140	ELKHART-GOSHEN, IN	102.22	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0014.01	21140	ELKHART-GOSHEN, IN	115.65	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0014.02	21140	ELKHART-GOSHEN, IN	111.8	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0015.01	21140	ELKHART-GOSHEN, IN	91.46	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0015.02	21140	ELKHART-GOSHEN, IN	134.94	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0016.01	21140	ELKHART-GOSHEN, IN	59.58	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0016.02	21140	ELKHART-GOSHEN, IN	96.14	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0017.01	21140	ELKHART-GOSHEN, IN	73.5	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0017.02	21140	ELKHART-GOSHEN, IN	65.45	50%-80%	20%-50%

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Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0018.01	21140	ELKHART-GOSHEN, IN	120.78	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0018.02	21140	ELKHART-GOSHEN, IN	119.93	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0019.01	21140	ELKHART-GOSHEN, IN	76.28	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0019.02	21140	ELKHART-GOSHEN, IN	113.07	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0020.01	21140	ELKHART-GOSHEN, IN	83.15	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0020.02	21140	ELKHART-GOSHEN, IN	110.02	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0021.01	21140	ELKHART-GOSHEN, IN	119.34	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0021.02	21140	ELKHART-GOSHEN, IN	75.38	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0022.01	21140	ELKHART-GOSHEN, IN	46.53	<50%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0022.02	21140	ELKHART-GOSHEN, IN	76.45	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0023.00	21140	ELKHART-GOSHEN, IN	59.38	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0024.00	21140	ELKHART-GOSHEN, IN	85.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0026.00	21140	ELKHART-GOSHEN, IN	48.18	<50%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0027.00	21140	ELKHART-GOSHEN, IN	69.33	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0029.00	21140	ELKHART-GOSHEN, IN	98.69	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0001.00	23060	FORT WAYNE, IN	79.92	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0003.00	23060	FORT WAYNE, IN	109.73	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0004.00	23060	FORT WAYNE, IN	98.34	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0005.00	23060	FORT WAYNE, IN	81.78	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0006.00	23060	FORT WAYNE, IN	66.03	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0007.01	23060	FORT WAYNE, IN	55.49	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0007.04	23060	FORT WAYNE, IN	104.07	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0008.00	23060	FORT WAYNE, IN	98.46	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0009.00	23060	FORT WAYNE, IN	55.25	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0010.00	23060	FORT WAYNE, IN	64.09	50%-80%	20%-50%

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FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0011.00	23060	FORT WAYNE, IN	101.94	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0012.00	23060	FORT WAYNE, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0013.00	23060	FORT WAYNE, IN	99.73	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0016.00	23060	FORT WAYNE, IN	29.97	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0017.00	23060	FORT WAYNE, IN	26.95	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0020.00	23060	FORT WAYNE, IN	48.15	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0021.00	23060	FORT WAYNE, IN	49.11	<50%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0022.00	23060	FORT WAYNE, IN	58.6	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0023.00	23060	FORT WAYNE, IN	34.99	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0025.00	23060	FORT WAYNE, IN	75.9	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0026.00	23060	FORT WAYNE, IN	81.19	80%-120%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0028.00	23060	FORT WAYNE, IN	44.65	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0029.00	23060	FORT WAYNE, IN	57.38	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0030.00	23060	FORT WAYNE, IN	42.57	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0031.00	23060	FORT WAYNE, IN	63.97	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0032.00	23060	FORT WAYNE, IN	91.62	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0033.01	23060	FORT WAYNE, IN	80.4	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0033.04	23060	FORT WAYNE, IN	74.13	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0034.00	23060	FORT WAYNE, IN	85.17	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0035.00	23060	FORT WAYNE, IN	76.2	50%-80%	20%-50%

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FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0036.00	23060	FORT WAYNE, IN	68.95	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0037.00	23060	FORT WAYNE, IN	92.33	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0038.00	23060	FORT WAYNE, IN	67.2	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0039.01	23060	FORT WAYNE, IN	83.12	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0039.02	23060	FORT WAYNE, IN	85.83	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0040.00	23060	FORT WAYNE, IN	72.27	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0041.01	23060	FORT WAYNE, IN	66.98	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0041.03	23060	FORT WAYNE, IN	81.89	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0043.00	23060	FORT WAYNE, IN	44.9	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0044.00	23060	FORT WAYNE, IN	52.24	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0101.00	23060	FORT WAYNE, IN	110.99	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0102.01	23060	FORT WAYNE, IN	151.67	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0102.02	23060	FORT WAYNE, IN	118.16	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.04	23060	FORT WAYNE, IN	140.21	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.05	23060	FORT WAYNE, IN	170.67	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.06	23060	FORT WAYNE, IN	131.81	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.07	23060	FORT WAYNE, IN	131.57	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.08	23060	FORT WAYNE, IN	129.1	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0104.00	23060	FORT WAYNE, IN	129.15	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0105.00	23060	FORT WAYNE, IN	125.61	>120%	10%-20%

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FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.01	23060	FORT WAYNE, IN	113.5	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.02	23060	FORT WAYNE, IN	80.44	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.03	23060	FORT WAYNE, IN	104.74	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.04	23060	FORT WAYNE, IN	52.81	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.05	23060	FORT WAYNE, IN	113.82	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.06	23060	FORT WAYNE, IN	114.29	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.07	23060	FORT WAYNE, IN	138.11	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.03	23060	FORT WAYNE, IN	101.85	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.04	23060	FORT WAYNE, IN	97.44	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.07	23060	FORT WAYNE, IN	89.93	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.08	23060	FORT WAYNE, IN	137.44	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.09	23060	FORT WAYNE, IN	104.49	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.11	23060	FORT WAYNE, IN	87.26	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.12	23060	FORT WAYNE, IN	106.37	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.13	23060	FORT WAYNE, IN	123.8	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.15	23060	FORT WAYNE, IN	150.11	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.16	23060	FORT WAYNE, IN	125.4	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.17	23060	FORT WAYNE, IN	127.61	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.19	23060	FORT WAYNE, IN	81.09	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.21	23060	FORT WAYNE, IN	89.02	80%-120%	20%-50%

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FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0109.00	23060	FORT WAYNE, IN	132.86	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0110.00	23060	FORT WAYNE, IN	110.46	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0111.00	23060	FORT WAYNE, IN	79.28	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.01	23060	FORT WAYNE, IN	62.94	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.02	23060	FORT WAYNE, IN	78.85	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.04	23060	FORT WAYNE, IN	106.86	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.05	23060	FORT WAYNE, IN	105.71	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.02	23060	FORT WAYNE, IN	58.52	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.03	23060	FORT WAYNE, IN	71.14	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.04	23060	FORT WAYNE, IN	79.05	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0115.01	23060	FORT WAYNE, IN	82.61	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0115.02	23060	FORT WAYNE, IN	69.62	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.03	23060	FORT WAYNE, IN	143.54	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.04	23060	FORT WAYNE, IN	125.46	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.05	23060	FORT WAYNE, IN	112.08	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.06	23060	FORT WAYNE, IN	167.09	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.07	23060	FORT WAYNE, IN	139.46	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.08	23060	FORT WAYNE, IN	149.27	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.09	23060	FORT WAYNE, IN	199.44	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0117.01	23060	FORT WAYNE, IN	143.59	>120%	10%-20%

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FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0117.02	23060	FORT WAYNE, IN	88.93	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0118.01	23060	FORT WAYNE, IN	94.46	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0118.02	23060	FORT WAYNE, IN	95.22	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0119.00	23060	FORT WAYNE, IN	91.41	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	9800.01	23060	FORT WAYNE, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	9800.02	23060	FORT WAYNE, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0501.00	23060	FORT WAYNE, IN	104.58	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0502.00	23060	FORT WAYNE, IN	117.67	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0503.00	23060	FORT WAYNE, IN	108.88	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0504.01	23060	FORT WAYNE, IN	95.94	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0504.02	23060	FORT WAYNE, IN	121.11	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0505.00	23060	FORT WAYNE, IN	96.17	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0506.00	23060	FORT WAYNE, IN	93.57	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0507.00	23060	FORT WAYNE, IN	137.58	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1101.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	113.31	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1101.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	100.36	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1102.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	100.1	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1102.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	87.95	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	131.52	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	117.39	80%-120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	109.89	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	90.01	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	163.77	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	114.18	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	113.31	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	131.02	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	109.82	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	144.37	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	144.85	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.13	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	137.97	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.14	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	127.26	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.15	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	221.83	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.16	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	121.84	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.17	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	144.86	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.18	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	150.95	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1106.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	88.42	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1107.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.79	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	192.94	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	120.27	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	121.69	>120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	107.11	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	137.01	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.13	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	223.24	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.14	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	159.26	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.15	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	163.58	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.16	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	129.4	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.17	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	159.67	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.18	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	138.19	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.19	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	202	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.20	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	89.28	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.21	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	143.19	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1108.22	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	220.43	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	228.04	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	121.69	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	169.64	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	232.87	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	256.74	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	224.06	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	180.98	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1109.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	192.94	>120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	168.65	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	140.74	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	116.76	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	101.42	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	291.19	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	264.07	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.36	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1110.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	114.36	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1111.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	169.47	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1111.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	223.94	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1111.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	110.53	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6101.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	100.9	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6101.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	112.95	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6102.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.15	50%-80%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6102.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	113.63	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6102.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	89.62	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6103.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	70.85	50%-80%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6104.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	80.13	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6104.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	89.48	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6104.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	115.77	80%-120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6105.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	106.31	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6105.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	89.17	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6106.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	149.71	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6106.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	115.01	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6106.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	102.18	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6106.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	144.31	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6106.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	107.6	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6107.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	163.22	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6107.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	151.63	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6107.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	154.86	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6107.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.6	50%-80%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6108.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	126.26	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6108.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	103.54	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6109.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	79.55	50%-80%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6110.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	78.96	50%-80%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6111.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	116.26	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6112.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	113.97	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6113.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.74	50%-80%	<10%
INDIANAPOLIS MSA	18	INDIANA	081	JOHNSON COUNTY	6114.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	118.7	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	109.13	80%-120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	113.43	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	56.88	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	203.49	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	84.59	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	56.48	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	163.88	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3101.13	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	155.24	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3102.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	87.04	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3102.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	83.69	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3102.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	105.6	80%-120%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	80.07	80%-120%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	54.29	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	78.68	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	66.54	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	94.29	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	86.53	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3103.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	58.93	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3201.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	106.14	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3201.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3201.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	152.36	>120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3201.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	66.84	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3201.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	123.54	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3202.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	138.3	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3202.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.11	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3202.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3202.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	68.12	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3203.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	159.72	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3203.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	83.54	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3203.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	159.35	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3203.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	131.46	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3204.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	76.24	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3205.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	104.03	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3206.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	89.88	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3207.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	215.5	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3208.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	204.35	>120%	<10%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3209.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	107.64	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3209.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	53.12	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3209.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	38.76	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3210.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	85.65	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3210.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	116.21	80%-120%	50%-80%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3211.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	100.78	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3212.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	186.26	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3213.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	160.15	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3214.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	108.19	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3216.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	96.87	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3217.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	148.55	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3218.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	230	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3219.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	224.58	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3220.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	79.63	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3221.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	147.82	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3222.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	138.97	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3223.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	145.07	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3224.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	95.27	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3225.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	47.11	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3226.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	14.47	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3226.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	96.78	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3227.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	86.87	80%-120%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	96.78	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	93.1	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	45.77	<50%	50%-80%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	124.85	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	184.58	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3301.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	112.2	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	228.12	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	156.57	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	141.07	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	136.2	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	102.04	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.42	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	102.71	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3302.13	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	138.25	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3304.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	123.36	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3305.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.5	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3306.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	59.22	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3307.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.3	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3307.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	61.52	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3308.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	43.37	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3308.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.93	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3308.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	41.63	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3308.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	31.74	<50%	80%-100%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3309.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	43.19	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3310.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	52.85	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	86.29	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	62.43	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	52.48	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	99.89	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.12	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	63.74	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.13	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.02	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.14	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	104	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3401.15	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	63.25	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3402.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	62.43	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3402.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	52.54	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3403.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	47.04	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3403.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	53.28	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3404.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	54.82	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3405.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	59.31	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3406.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	61.37	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3407.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.34	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3408.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.89	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3409.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	97.29	80%-120%	50%-80%

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Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3409.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	50.38	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3409.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	88.99	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3410.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	108.25	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3411.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	47.91	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3412.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	33.24	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3416.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	37.69	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3417.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	39.35	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3417.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	70.02	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3419.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.57	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3419.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.35	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3419.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	49.03	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3420.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	74.21	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3421.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.56	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3422.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	58.48	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3423.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	58.12	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3424.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	72.09	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3425.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.82	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3426.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	41.93	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3501.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	54.35	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3503.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	30.26	<50%	50%-80%

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Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3504.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	72.54	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3505.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	35.01	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3506.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	50.45	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3507.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	37.96	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3508.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	34.88	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3509.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.46	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3510.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	41.39	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3512.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	42.01	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3515.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.75	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3516.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	192.94	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3517.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	95.93	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3519.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	58.23	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3521.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	39.52	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3523.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	40.03	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3524.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.69	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3525.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	48.84	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3526.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	53.71	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3527.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	61.07	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3528.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.61	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3533.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	141.28	>120%	20%-50%

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Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3535.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	88.45	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3536.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.67	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3542.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	169.81	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3542.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	167.22	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3544.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	112.96	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3545.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	109.18	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3547.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	55.39	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3548.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	48.69	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3549.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	41.62	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3550.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	38.61	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3551.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	27.83	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3553.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.33	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3554.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	64.05	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3555.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	73.03	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3556.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	40.21	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3557.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	50.72	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3559.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	124.93	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3562.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	144.98	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3564.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	49.13	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3569.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	53.38	50%-80%	20%-50%

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Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3570.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	32.89	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3571.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	88.1	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3572.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	42.28	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3573.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	50.82	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3574.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	44.81	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3575.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	68.24	50%-80%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3576.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	37.79	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3576.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	84.42	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3578.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	55.51	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3579.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	88.69	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3580.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	45.12	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3581.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	57.75	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3601.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.93	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3601.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	41.72	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3602.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	48.87	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3602.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	59.49	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3603.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	51.65	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3603.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	33.84	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3604.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	46.42	<50%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3604.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	80%-100%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3604.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.21	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3604.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3604.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.8	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3605.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	94	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3605.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	66.95	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3606.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.46	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3606.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	50.22	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3607.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	108.22	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3608.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	63.08	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3609.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3610.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	126.7	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3611.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	97.58	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3612.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.97	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3613.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	58.89	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3614.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3614.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.92	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3616.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	110.28	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3616.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	112.62	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3702.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	64.14	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3702.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	37.5	<50%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3702.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	63.24	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3703.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	95.69	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3703.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	111.96	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3703.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	71.46	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3703.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	92.75	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3801.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	150.07	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3801.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	128.51	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3801.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	97.13	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3802.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.96	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3803.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	44.13	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3803.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	45.28	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3804.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	78.6	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3804.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	80.13	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3804.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	75.77	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3805.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	61.58	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3805.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	63.86	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3806.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	80.26	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3807.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	69.97	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3808.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	70.58	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3809.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	80.58	80%-120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3809.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	132.94	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3810.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	138.48	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3810.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	65.9	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3810.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	74.28	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3811.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	116.27	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3811.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	86.3	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3812.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	39.18	<50%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3812.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	82.94	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3812.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	66.61	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3812.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	94.29	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3812.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	93.1	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3901.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	56.79	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3901.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	70.89	50%-80%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3901.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	101.83	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3902.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	125.62	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3903.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	120.55	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	123.99	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	125.93	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.07	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	164.25	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.08	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	108.53	80%-120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	120.83	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.10	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	134.44	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3904.11	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	85.31	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3905.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	53.6	50%-80%	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3906.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	36.14	<50%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3906.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	95.42	80%-120%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3907.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	55.77	50%-80%	50%-80%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3908.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	80%-100%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3908.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	87.13	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3909.00	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	170.38	>120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3910.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	0	Unknown	20%-50%
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3910.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	165.8	>120%	20%-50%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0201.00	99999	NON-MSA	122.68	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0202.00	99999	NON-MSA	111.25	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0203.00	99999	NON-MSA	105.91	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0204.00	99999	NON-MSA	123.66	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0205.00	99999	NON-MSA	76.23	50%-80%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0206.01	99999	NON-MSA	83.48	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0206.02	99999	NON-MSA	92.67	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0207.00	99999	NON-MSA	133.72	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0208.00	99999	NON-MSA	103.65	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9530.00	99999	NON-MSA	101.92	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9531.00	99999	NON-MSA	96.58	80%-120%	10%-20%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9532.00	99999	NON-MSA	109.46	80%-120%	<10%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
NON-MSA	18	INDIANA	049	FULTON COUNTY	9533.00	99999	NON-MSA	83.84	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9534.00	99999	NON-MSA	102.66	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9535.00	99999	NON-MSA	91.41	80%-120%	10%-20%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9613.00	99999	NON-MSA	128.13	>120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9614.00	99999	NON-MSA	92.67	80%-120%	10%-20%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9615.00	99999	NON-MSA	92.19	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9616.00	99999	NON-MSA	94.94	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9617.00	99999	NON-MSA	127.64	>120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9618.00	99999	NON-MSA	73.44	50%-80%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9619.00	99999	NON-MSA	91.48	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9620.00	99999	NON-MSA	110.93	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9621.00	99999	NON-MSA	107.3	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9609.00	99999	NON-MSA	136.45	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9610.01	99999	NON-MSA	130.5	>120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9610.02	99999	NON-MSA	94.37	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9611.00	99999	NON-MSA	113.31	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9612.00	99999	NON-MSA	111.28	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9613.00	99999	NON-MSA	117.18	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9614.00	99999	NON-MSA	92.3	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9615.00	99999	NON-MSA	131.48	>120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9616.00	99999	NON-MSA	102.03	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9617.00	99999	NON-MSA	121.93	>120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9618.00	99999	NON-MSA	108.27	80%-120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9619.00	99999	NON-MSA	62.41	50%-80%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9620.00	99999	NON-MSA	75.05	50%-80%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9621.01	99999	NON-MSA	130.61	>120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9621.02	99999	NON-MSA	128.07	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9622.00	99999	NON-MSA	104.6	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9623.00	99999	NON-MSA	127.51	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9624.00	99999	NON-MSA	113.68	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9625.00	99999	NON-MSA	115.37	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9626.00	99999	NON-MSA	122.57	>120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9627.00	99999	NON-MSA	96.65	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9701.00	99999	NON-MSA	102.92	80%-120%	10%-20%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9702.00	99999	NON-MSA	93.83	80%-120%	10%-20%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9703.01	99999	NON-MSA	115.25	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9703.02	99999	NON-MSA	130.59	>120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9704.01	99999	NON-MSA	124.49	>120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9704.02	99999	NON-MSA	110.55	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9705.00	99999	NON-MSA	115.37	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9706.00	99999	NON-MSA	115.24	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9707.00	99999	NON-MSA	116.66	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0201.01	99999	NON-MSA	106.83	80%-120%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0201.02	99999	NON-MSA	121.54	>120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0202.01	99999	NON-MSA	93.5	80%-120%	10%-20%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0202.02	99999	NON-MSA	104.65	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0203.01	99999	NON-MSA	109.29	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0203.02	99999	NON-MSA	113.56	80%-120%	10%-20%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0204.00	99999	NON-MSA	107.15	80%-120%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0205.00	99999	NON-MSA	50.46	50%-80%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0206.00	99999	NON-MSA	92.58	80%-120%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0207.01	99999	NON-MSA	124.95	>120%	10%-20%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0207.02	99999	NON-MSA	119.04	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0208.00	99999	NON-MSA	100.51	80%-120%	<10%
NON-MSA	18	INDIANA	103	MIAMI COUNTY	9520.00	99999	NON-MSA	107.83	80%-120%	<10%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9717.00	99999	NON-MSA	115.3	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9718.00	99999	NON-MSA	86.55	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9719.00	99999	NON-MSA	79.31	50%-80%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9720.00	99999	NON-MSA	96.45	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9721.00	99999	NON-MSA	105.08	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9722.00	99999	NON-MSA	98.54	80%-120%	50%-80%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9723.00	99999	NON-MSA	110.96	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9724.00	99999	NON-MSA	101.79	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9725.00	99999	NON-MSA	120.34	>120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9726.00	99999	NON-MSA	116.79	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9589.00	99999	NON-MSA	93.17	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9590.00	99999	NON-MSA	80.49	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9591.00	99999	NON-MSA	89.25	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9592.00	99999	NON-MSA	112.93	80%-120%	<10%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1022.00	99999	NON-MSA	121.55	>120%	10%-20%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1023.00	99999	NON-MSA	101.61	80%-120%	<10%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1024.00	99999	NON-MSA	90.45	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0001.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	52.84	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0002.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	58.67	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0003.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	79.16	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0003.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	49.57	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0004.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	31.57	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0005.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	54.42	50%-80%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0006.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	56.52	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0007.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	109.58	80%-120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0008.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	176.04	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0009.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	115.07	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0010.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	65.92	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0011.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	88.99	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0012.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	147.29	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0013.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	81.01	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0014.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	83.4	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0015.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	58.12	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0016.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	153.12	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0017.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	61.32	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0019.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	82.96	80%-120%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0020.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	35.81	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0021.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	46.73	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0022.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	48.64	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0023.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	26.89	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0024.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	49.24	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0025.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	75.02	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0026.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	62.73	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0027.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	36.04	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0028.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	43.25	<50%	50%-80%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0029.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	72.05	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0030.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	0	Unknown	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0031.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	59.85	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0032.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	104.7	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0033.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	66.26	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0034.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	53.65	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0035.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	65.92	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0101.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	64.67	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0102.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	98.74	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0102.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	64.02	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0103.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	70.9	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0104.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	86.33	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0105.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	92.84	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0106.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	96.02	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0107.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	85.16	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0108.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	117.8	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0109.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	117.3	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0109.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	130.77	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0110.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	137.48	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0110.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	137.59	>120%	20%-50%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0111.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	74.46	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0112.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	94.5	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	107.69	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	186.84	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	122.69	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	149.64	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.07	43780	SOUTH BEND-MISHAWAKA, IN-MI	156.32	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.08	43780	SOUTH BEND-MISHAWAKA, IN-MI	132.32	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.09	43780	SOUTH BEND-MISHAWAKA, IN-MI	90.24	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.10	43780	SOUTH BEND-MISHAWAKA, IN-MI	104.59	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	185.11	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	187.26	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	158.51	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	135.53	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	54.71	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	133.09	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	133.38	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	112.88	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	69.11	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	108.03	80%-120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2024 ASSESSMENT AREA (2024)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Tract MFI %	Tract Income Category	Minority Tract
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	125.59	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	139.57	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	131.91	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	92.63	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	109.15	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	135.22	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	132.75	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	116.71	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0119.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	138.27	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0120.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	99.06	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0121.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	97.84	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0122.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	104.54	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0123.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	102.59	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0124.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	148.49	>120%	<10%

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates