

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2025 ASSESSMENT AREA (2025)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Place	Tract MFI %	Tract Income Category	Minority Tract
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0001.00	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	99.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0002.01	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	64.26	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0002.02	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	89.48	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0003.01	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	123.83	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0003.02	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	83.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0004.00	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	100.45	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0005.01	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	97.66	80%-120%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0005.02	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	112.35	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0006.01	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	145.78	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0006.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	149.13	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0007.01	21140	ELKHART-GOSHEN, IN	BRISTOL TOWN, IN	122.9	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0007.02	21140	ELKHART-GOSHEN, IN	BRISTOL TOWN, IN	79.04	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.01	21140	ELKHART-GOSHEN, IN	MIDDLEBURY TOWN, IN	113.63	80%-120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.03	21140	ELKHART-GOSHEN, IN	MIDDLEBURY TOWN, IN	126.39	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0008.04	21140	ELKHART-GOSHEN, IN	MIDDLEBURY TOWN, IN	136.64	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0009.01	21140	ELKHART-GOSHEN, IN	MILLERSBURG TOWN, 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	NEW PARIS CDP, IN	119.85	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0011.00	21140	ELKHART-GOSHEN, IN	NAPPANEE CITY, IN	133.21	>120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0012.00	21140	ELKHART-GOSHEN, IN	NAPPANEE CITY, IN	84.35	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0013.01	21140	ELKHART-GOSHEN, IN	WAKARUSA TOWN, IN	112.18	80%-120%	<10%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0013.02	21140	ELKHART-GOSHEN, IN	GOSHEN CITY, IN	102.22	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0014.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	115.65	80%-120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0014.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	111.8	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0015.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	91.46	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0015.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	134.94	>120%	10%-20%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0016.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	59.58	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0016.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	96.14	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0017.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	73.5	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0017.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	65.45	50%-80%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0018.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	120.78	>120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0018.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	119.93	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0019.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	76.28	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0019.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	113.07	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0020.01	21140	ELKHART-GOSHEN, IN	DUNLAP CDP, IN	83.15	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0020.02	21140	ELKHART-GOSHEN, IN	DUNLAP CDP, IN	110.02	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0021.01	21140	ELKHART-GOSHEN, IN	DUNLAP CDP, IN	119.34	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0021.02	21140	ELKHART-GOSHEN, IN	DUNLAP CDP, IN	75.38	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0022.01	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	46.53	<50%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0022.02	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	76.45	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0023.00	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	59.38	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0024.00	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	85.43	80%-120%	20%-50%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0026.00	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	48.18	<50%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0027.00	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	69.33	50%-80%	50%-80%
ELKHART MSA	18	INDIANA	039	ELKHART COUNTY	0029.00	21140	ELKHART-GOSHEN, IN	ELKHART CITY, IN	98.69	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0001.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	79.92	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0003.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	109.73	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0004.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	98.34	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0005.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	81.78	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0006.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	66.03	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0007.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	55.49	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0007.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	104.07	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0008.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	98.46	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0009.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	55.25	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0010.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	64.09	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0011.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	101.94	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0012.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0013.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	99.73	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0016.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	29.97	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0017.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	26.95	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0020.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	48.15	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0021.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	49.11	<50%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0022.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	58.6	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0023.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	34.99	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0025.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	75.9	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0026.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	81.19	80%-120%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0028.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	44.65	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0029.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	57.38	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0030.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	42.57	<50%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0031.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	63.97	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0032.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	91.62	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0033.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	80.4	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0033.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	74.13	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0034.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	85.17	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0035.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	76.2	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0036.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	68.95	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0037.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	92.33	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0038.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	67.2	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0039.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	83.12	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0039.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	85.83	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0040.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	72.27	50%-80%	80%-100%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2025 ASSESSMENT AREA (2025)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Place	Tract MFI %	Tract Income Category	Minority Tract
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0041.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	66.98	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0041.03	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	81.89	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0043.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	44.9	<50%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0044.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	52.24	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0101.00	23060	FORT WAYNE, IN	HARLAN CDP, IN	110.99	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0102.01	23060	FORT WAYNE, IN	LEO-CEDARVILLE TOWN, IN	151.67	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0102.02	23060	FORT WAYNE, IN	GRABILL TOWN, IN	118.16	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	140.21	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.05	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	170.67	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.06	23060	FORT WAYNE, IN	HUNTERTOWN TOWN, IN	131.81	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.07	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	131.57	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0103.08	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	129.1	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0104.00	23060	FORT WAYNE, IN	HUNTERTOWN TOWN, IN	129.15	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0105.00	23060	FORT WAYNE, IN		125.61	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	113.5	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	80.44	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.03	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	104.74	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0106.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	52.81	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.05	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	113.82	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.06	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	114.29	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0107.07	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	138.11	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.03	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	101.85	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	97.44	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.07	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	89.93	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.08	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	137.44	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.09	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	104.49	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.11	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	87.26	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.12	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	106.37	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.13	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	123.8	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.15	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	150.11	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.16	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	125.4	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.17	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	127.61	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.19	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	81.09	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0108.21	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	89.02	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0109.00	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	132.86	>120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0110.00	23060	FORT WAYNE, IN	NEW HAVEN CITY, IN	110.46	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0111.00	23060	FORT WAYNE, IN	NEW HAVEN CITY, IN	79.28	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	62.94	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.02	23060	FORT WAYNE, IN	NEW HAVEN CITY, IN	78.85	50%-80%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.04	23060	FORT WAYNE, IN	NEW HAVEN CITY, IN	106.86	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0112.05	23060	FORT WAYNE, IN	NEW HAVEN CITY, IN	105.71	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	58.52	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.03	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	71.14	50%-80%	80%-100%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0113.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	79.05	50%-80%	50%-80%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0115.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	82.61	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0115.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	69.62	50%-80%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.03	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	143.54	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.04	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	125.46	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.05	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	112.08	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.06	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	167.09	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.07	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	139.46	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.08	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	149.27	>120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0116.09	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	199.44	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0117.01	23060	FORT WAYNE, IN	ZANESVILLE TOWN, IN	143.59	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0117.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	88.93	80%-120%	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0118.01	23060	FORT WAYNE, IN	HOAGLAND CDP, IN	94.46	80%-120%	10%-20%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0118.02	23060	FORT WAYNE, IN	HOAGLAND CDP, IN	95.22	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	0119.00	23060	FORT WAYNE, IN	MONROEVILLE TOWN, IN	91.41	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	9800.01	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	003	ALLEN COUNTY	9800.02	23060	FORT WAYNE, IN	FORT WAYNE CITY, IN	0	Unknown	20%-50%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0501.00	23060	FORT WAYNE, IN	CHURBUSCO TOWN, IN	104.58	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0502.00	23060	FORT WAYNE, IN	TRI-LAKES CDP, IN	117.67	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0503.00	23060	FORT WAYNE, IN	LARWILL TOWN, IN	108.88	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0504.01	23060	FORT WAYNE, IN	COLUMBIA CITY CITY, IN	95.94	80%-120%	<10%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0504.02	23060	FORT WAYNE, IN	COLUMBIA CITY CITY, IN	121.11	>120%	10%-20%
FORT WAYNE MSA	18	INDIANA	183	WHITLEY COUNTY	0505.00	23060	FORT WAYNE, IN	COLUMBIA CITY CITY, 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	NOBLESVILLE CITY, IN	113.31	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1101.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	NOBLESVILLE CITY, IN	100.36	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1102.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	ARCADIA TOWN, IN	100.1	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1102.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	CICERO TOWN, IN	87.95	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	CARMEL CITY, IN	131.52	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	WESTFIELD CITY, IN	117.39	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1103.03	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	SHERIDAN TOWN, IN	109.89	80%-120%	<10%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.01	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	WESTFIELD CITY, IN	90.01	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.04	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	CARMEL CITY, IN	163.77	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	WESTFIELD CITY, IN	114.18	80%-120%	20%-50%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1104.06	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	WESTFIELD CITY, IN	113.31	80%-120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.05	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	NOBLESVILLE CITY, IN	131.02	>120%	10%-20%
INDIANAPOLIS MSA	18	INDIANA	057	HAMILTON COUNTY	1105.09	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	NOBLESVILLE CITY, IN	109.82	80%-120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2025 ASSESSMENT AREA (2025)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Place	Tract MFI %	Tract Income Category	Minority Tract
INDIANAPOLIS MSA	18	INDIANA	097	MARION COUNTY	3910.02	26900	INDIANAPOLIS-CARMEL-GREENWOOD, IN	INDIANAPOLIS CITY (BALANCE), IN	165.8	>120%	20%-50%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0201.00	99999	NON-MSA	ASHLEY TOWN, IN	122.68	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0202.00	99999	NON-MSA	AUBURN CITY, IN	111.25	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0203.00	99999	NON-MSA	BUTLER CITY, IN	105.91	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0204.00	99999	NON-MSA	AUBURN CITY, IN	123.66	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0205.00	99999	NON-MSA	AUBURN CITY, IN	76.23	50%-80%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0206.01	99999	NON-MSA	ALTONA TOWN, IN	83.48	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0206.02	99999	NON-MSA	AUBURN CITY, IN	92.67	80%-120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0207.00	99999	NON-MSA	AUBURN CITY, IN	133.72	>120%	<10%
NON-MSA	18	INDIANA	033	DEKALB COUNTY	0208.00	99999	NON-MSA	ST. JOE TOWN, IN	103.65	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9530.00	99999	NON-MSA	ROCHESTER CITY, IN	101.92	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9531.00	99999	NON-MSA	ROCHESTER CITY, IN	96.58	80%-120%	10%-20%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9532.00	99999	NON-MSA	ROCHESTER CITY, IN	109.46	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9533.00	99999	NON-MSA	KEWANNA TOWN, IN	83.84	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9534.00	99999	NON-MSA	FULTON TOWN, IN	102.66	80%-120%	<10%
NON-MSA	18	INDIANA	049	FULTON COUNTY	9535.00	99999	NON-MSA	AKRON TOWN, IN	91.41	80%-120%	10%-20%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9613.00	99999	NON-MSA	ROANOKE TOWN, IN	128.13	>120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9614.00	99999	NON-MSA	HUNTINGTON CITY, IN	92.67	80%-120%	10%-20%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9615.00	99999	NON-MSA	HUNTINGTON CITY, IN	92.19	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9616.00	99999	NON-MSA	HUNTINGTON CITY, IN	94.94	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9617.00	99999	NON-MSA	HUNTINGTON CITY, IN	127.64	>120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9618.00	99999	NON-MSA	HUNTINGTON CITY, IN	73.44	50%-80%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9619.00	99999	NON-MSA	HUNTINGTON CITY, IN	91.48	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9620.00	99999	NON-MSA	ANDREWS TOWN, IN	110.93	80%-120%	<10%
NON-MSA	18	INDIANA	069	HUNTINGTON COUNTY	9621.00	99999	NON-MSA	MOUNT ETNA TOWN, IN	107.3	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9609.00	99999	NON-MSA	SYRACUSE TOWN, IN	136.45	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9610.01	99999	NON-MSA	SYRACUSE TOWN, IN	130.5	>120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9610.02	99999	NON-MSA	SYRACUSE TOWN, IN	94.37	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9611.00	99999	NON-MSA	MILFORD TOWN, IN	113.31	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9612.00	99999	NON-MSA	ETNA GREEN TOWN, IN	111.28	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9613.00	99999	NON-MSA	LEESBURG TOWN, IN	117.18	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9614.00	99999	NON-MSA	NORTH WEBSTER TOWN, IN	92.3	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9615.00	99999	NON-MSA	NORTH WEBSTER TOWN, IN	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	WARSAW CITY, IN	121.93	>120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9618.00	99999	NON-MSA	WARSAW CITY, IN	108.27	80%-120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9619.00	99999	NON-MSA	WARSAW CITY, IN	62.41	50%-80%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9620.00	99999	NON-MSA	WARSAW CITY, IN	75.05	50%-80%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9621.01	99999	NON-MSA	WARSAW CITY, IN	130.61	>120%	20%-50%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9621.02	99999	NON-MSA	WARSAW CITY, IN	128.07	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9622.00	99999	NON-MSA	PIERCETON TOWN, IN	104.6	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9623.00	99999	NON-MSA	WARSAW CITY, IN	127.51	>120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9624.00	99999	NON-MSA	MENTONE TOWN, IN	113.68	80%-120%	10%-20%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9625.00	99999	NON-MSA	BURKET TOWN, IN	115.37	80%-120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9626.00	99999	NON-MSA	SIDNEY TOWN, IN	122.57	>120%	<10%
NON-MSA	18	INDIANA	085	KOSCIUSKO COUNTY	9627.00	99999	NON-MSA	SILVER LAKE TOWN, IN	96.65	80%-120%	<10%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9701.00	99999	NON-MSA	HOWE CDP, IN	102.92	80%-120%	10%-20%
NON-MSA	18	INDIANA	087	LAGRANGE COUNTY	9702.00	99999	NON-MSA	LAGRANGE TOWN, IN	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	SHIPSHAWANA TOWN, IN	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	TOPEKA TOWN, IN	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	WOLCOTTVILLE TOWN, IN	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	BREMEN TOWN, IN	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	LA PAZ TOWN, IN	93.5	80%-120%	10%-20%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0202.02	99999	NON-MSA	KOONTZ LAKE CDP, IN	104.65	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0203.01	99999	NON-MSA	PLYMOUTH CITY, IN	109.29	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0203.02	99999	NON-MSA	CULVER TOWN, IN	113.56	80%-120%	10%-20%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0204.00	99999	NON-MSA	PLYMOUTH CITY, IN	107.15	80%-120%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0205.00	99999	NON-MSA	PLYMOUTH CITY, IN	50.46	50%-80%	20%-50%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0206.00	99999	NON-MSA	PLYMOUTH CITY, IN	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	BOURBON TOWN, IN	119.04	80%-120%	<10%
NON-MSA	18	INDIANA	099	MARSHALL COUNTY	0208.00	99999	NON-MSA	ARGOS TOWN, IN	100.51	80%-120%	<10%
NON-MSA	18	INDIANA	103	MIAMI COUNTY	9520.00	99999	NON-MSA	DENVER TOWN, IN	107.83	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9717.00	99999	NON-MSA	KENDALLVILLE CITY, IN	115.3	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9718.00	99999	NON-MSA	KENDALLVILLE CITY, IN	86.55	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9719.00	99999	NON-MSA	KENDALLVILLE CITY, IN	79.31	50%-80%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9720.00	99999	NON-MSA	ROME CITY TOWN, IN	96.45	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9721.00	99999	NON-MSA	LIGONIER CITY, IN	105.08	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9722.00	99999	NON-MSA	LIGONIER CITY, IN	98.54	80%-120%	50%-80%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9723.00	99999	NON-MSA	CROMWELL TOWN, IN	110.96	80%-120%	10%-20%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9724.00	99999	NON-MSA	ALBION TOWN, IN	101.79	80%-120%	<10%
NON-MSA	18	INDIANA	113	NOBLE COUNTY	9725.00	99999	NON-MSA	AVILLA TOWN, IN	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	MONTEREY TOWN, IN	93.17	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9590.00	99999	NON-MSA	WINAMAC TOWN, IN	80.49	80%-120%	<10%
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9591.00	99999	NON-MSA	MEDARYVILLE TOWN, IN	89.25	80%-120%	<10%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2025 ASSESSMENT AREA (2025)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Place	Tract MFI %	Tract Income Category	Minority Tract
NON-MSA	18	INDIANA	131	PULASKI COUNTY	9592.00	99999	NON-MSA	FRANCESVILLE TOWN, IN	112.93	80%-120%	<10%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1022.00	99999	NON-MSA	NORTH MANCHESTER TOWN, IN	121.55	>120%	10%-20%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1023.00	99999	NON-MSA	LAKETON CDP, IN	101.61	80%-120%	<10%
NON-MSA	18	INDIANA	169	WABASH COUNTY	1024.00	99999	NON-MSA	ROANN TOWN, IN	90.45	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0001.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	52.84	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0002.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	58.67	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0003.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	79.16	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0003.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	49.57	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0004.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	31.57	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0005.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	54.42	50%-80%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0006.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	56.52	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0007.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	109.58	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0008.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	176.04	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0009.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	115.07	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0010.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	65.92	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0011.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	88.99	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0012.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	147.29	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0013.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	81.01	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0014.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	83.4	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0015.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	58.12	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0016.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	153.12	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0017.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	61.32	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0019.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	82.96	80%-120%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0020.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	35.81	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0021.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	46.73	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0022.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	48.64	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0023.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	26.89	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0024.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	49.24	<50%	80%-100%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0025.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	75.02	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0026.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	62.73	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0027.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	36.04	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0028.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	43.25	<50%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0029.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	72.05	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0030.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	0	Unknown	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0031.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	59.85	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0032.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	104.7	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0033.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	66.26	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0034.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	53.65	50%-80%	50%-80%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0035.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	65.92	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0101.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	64.67	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0102.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	98.74	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0102.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	64.02	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0103.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	70.9	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0104.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	86.33	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0105.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	92.84	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0106.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	96.02	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0107.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	85.16	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0108.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	NEW CARLISLE TOWN, IN	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	SOUTH BEND CITY, IN	130.77	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0110.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	137.48	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0110.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	137.59	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0111.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	74.46	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0112.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	NOTRE DAME CDP, IN	94.5	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	ROSELAND TOWN, IN	107.69	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	186.84	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	122.69	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	149.64	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.07	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	156.32	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.08	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	132.32	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.09	43780	SOUTH BEND-MISHAWAKA, IN-MI	INDIAN VILLAGE TOWN, IN	90.24	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0113.10	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	104.59	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	185.11	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	187.26	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	158.51	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0114.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	135.53	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	54.71	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	133.09	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	133.38	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.05	43780	SOUTH BEND-MISHAWAKA, IN-MI	GRANGER CDP, IN	112.88	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0115.06	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	69.11	50%-80%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.02	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	108.03	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	125.59	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0116.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	139.57	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	131.91	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	92.63	80%-120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0117.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	MISHAWAKA CITY, IN	109.15	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.01	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	135.22	>120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.03	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	132.75	>120%	20%-50%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0118.04	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	116.71	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0119.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	138.27	>120%	10%-20%

TRADE AREA TRACT INFORMATION

Institution: LAKE CITY BANK Assessment Set: 2025 ASSESSMENT AREA (2025)

Tract Type: All Tracts

Trade Area	State	State Name	County	County Name	Census Tract	MSA	MSA Name	Place	Tract MFI %	Tract Income Category	Minority Tract
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0120.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	SOUTH BEND CITY, IN	99.06	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0121.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	NORTH LIBERTY TOWN, IN	97.84	80%-120%	<10%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0122.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	WALKERTON TOWN, IN	104.54	80%-120%	10%-20%
SOUTH BEND MSA	18	INDIANA	141	ST. JOSEPH COUNTY	0123.00	43780	SOUTH BEND-MISHAWAKA, IN-MI	LAKEVILLE TOWN, IN	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 2024 FFIEC/ACS-1 Updates