



PUBLIC DISCLOSURE

July 6, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Financial Bank, National Association
Charter Number 47

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Terre Haute, IN 47808

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Champaign Field Office
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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING 2

DEFINITIONS AND COMMON ABBREVIATIONS 3

DESCRIPTION OF INSTITUTION 6

SCOPE OF THE EVALUATION..... 7

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 8

STATE RATING 9

 STATE OF INDIANA.....9

 STATE OF ILLINOIS.....20

APPENDIX A: SCOPE OF EXAMINATION..... A-1

APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS..... B-1

APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS C-1

APPENDIX D: TABLES OF PERFORMANCE DATA D-5

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of First Financial Bank, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Financial Bank, NA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve		X	
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The conclusions from the state of Indiana had significant weight on the overall conclusions, as 66 percent of the reported loans are within the state of Indiana, 64 percent of deposits are also from the state of Indiana. The branch distribution is more evenly split between Indiana and Illinois, with 51 percent of the branches in Indiana.
- A high percentage of loans are made in the institutions assessment areas (AAs).
- For the state of Indiana, lending levels reflect excellent responsiveness to AAs credit needs. The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes. Geographic distribution is adequate. We also rated the state of Illinois high satisfactory on the lending test.
- The bank's delivery systems are accessible to essentially all portions of the institution's AAs. The branch distribution in the state of Indiana is good, while the Illinois distribution is excellent. FFB provides a good level of community development services in the state of Indiana and an adequate level in the state of Illinois. We rated both states as High Satisfactory in the service test.
- The bank's responsiveness of qualified investments to meet community needs in the state of Indiana is poor. However, the responsiveness in the state of Illinois was adequate. With 64 percent of deposits being from the state of Indiana, we did weigh the conclusions for Indiana heavier than Illinois when arriving at the investment test rating of Needs to Improve.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total

number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical

Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

First Financial Bank (FFB) is a \$2.9 billion interstate institution headquartered in Terre Haute, Indiana and is the fifth oldest national bank in the United States. FFB is wholly owned by First Financial Corporation (FFC), which is a \$3 billion holding company headquartered in Terre Haute, Indiana. FFC's stock is traded on the NASDAQ Global Market under the symbol "TTFF". In addition to FFB, FFC also owns and operates another financial institution (Morris Plan Company of Terre Haute, Inc.) and two insurance agencies (Forrest Sherer, Inc. and FFB Risk Management Co., Inc.). Forrest Sherer, also headquartered in Terre Haute, is a regional supplier of insurance, surety, and other financial products with contracts with 40 regional and national insurers. FFB Risk Management Co. is located in Las Vegas, Nevada and is a captive insurance subsidiary of FFC.

FFB is a full-service banking institution that includes 71 banking locations in 11 Indiana and 14 Illinois counties. In addition to its branch network, FFB's delivery channels include automatic teller machines (ATMs), Internet banking, mobile banking, telephone account access, and bank by mail. FFB offers a wide range of products and services for individuals and businesses, including various deposit, loan, trust, and cash management services. FFB also offers correspondent banking services. FFB's strategic goals are to be a bank providing the highest quality customer service in the bank's market areas. FFB is seeking to grow both deposits and loans, along with trust services.

FFB has two subsidiaries that are investment vehicles and do not offer products or services directly to consumers. One of these investment subsidiaries also has a subsidiary established to hold real estate loans. The activities of the bank's related entities had no CRA impact on the bank during this evaluation period.

As of March 31, 2015, FFB's loan portfolio totaled \$1.7 billion and was comprised of 43 percent commercial and commercial real estate, 26 percent residential real estate, 12 percent consumer credits, 14 percent agricultural and farm real estate, and 5 percent other credits. Net loans represent 69 percent of total deposits and 64 percent of the bank's asset base. Tier 1 capital totaled \$345 million.

FFB currently has 11 AAs within the two states. The AAs in Indiana include all of the Terre Haute MSA, a portion of the Evansville MSA, a portion of the Indianapolis-Carmel MSA, and two non-MSA AAs. The AAs in Illinois include all of the Danville MSA, a portion of the Bloomington-Normal MSA, a portion of Champaign-Urbana MSA, and three non-MSA AAs. All of the AAs meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income census tracts.

The bank continues to expand into new markets through acquisitions and branch openings. In 2012, FFB acquired former branch locations of Integra Bank in Southwestern Indiana. The bank remodeled the real estate and opened branches in Washington, Princeton, Vincennes, and Evansville in the third and fourth quarters of 2012. The opening of the branches added Daviess County to the non-MSA Indiana AA and added an AA within the Evansville MSA. On August 16, 2013, FFB acquired nine branches from Bank of America in Central and Southern Illinois. The bank's large contiguous non-MSA Illinois AA was expanded to include Marion, Jefferson, and Franklin Counties. Additionally, the bank added a new non-MSA Illinois AA for Montgomery County.

FFB has the financial capacity to assist in meeting its communities' credit needs. There are no known legal or financial constraints that could impede its CRA efforts. FFB received a Satisfactory rating on its last CRA evaluation dated April 2, 2012.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We analyzed home mortgage loans (purchase, home improvement, refinance, and multi-family) reported under the Home Mortgage Disclosure Act and small loans to businesses and farms reported under CRA. The evaluation period for the lending test is January 1, 2012, through December 31, 2014. We used 2013 peer lending data, the most recent data available, for home mortgage, small business, and small farms to compare FFB's lending performance to other reporting lenders in the AAs. We relied upon 2010 census data when conducting the lending analysis.

In February 2013, the Office of Management and Budget (OMB) published the 2010 revisions of MSAs, effective in 2014. These revisions removed Gibson County from the Evansville MSA and Greene County from the Bloomington (IN) MSA. These two counties are now considered non-MSA. Additionally, there were census tract income designations changes within Putnam County in the Indianapolis MSA. Due to these changes, we did complete separate analysis of 2014 data in all Indiana AAs, with the exception of the Terre Haute MSA AA. The Terre Haute MSA AA and all Illinois AAs analysis combined 2012 through 2014 data, as the OMB changes did not affect these AAs. The data presented within the performance tables in Appendix D for the combined non-MSA Indiana AAs, Indianapolis MSA AA, and Evansville MSA AA are for the year 2014. Data from 2012 and 2013 for the combined Indiana non-MSA AAs, Bloomington (IN) MSA AA, Indianapolis MSA AA, and Evansville MSA AA were analyzed and discussed within applicable narrative sections of this evaluation.

The evaluation period for community development loans, the investment test, and the service test is April 3, 2012 through July 6, 2015. This represents the period between the start of the bank's last and current CRA evaluations.

We used deposit information, reported to the FDIC annually, to determine the bank's deposit market share and market presence within its AAs. The most recent deposit information available is as of June 30, 2014.

Data Integrity

To assess the accuracy of the data, we previously conducted an independent test of data for home mortgage, small business, and small farm loan products. We determined the loan data to be substantially accurate and it is used without exception in this evaluation.

Selection of Areas for Full-Scope Review

In each state area where the bank has an office, we selected the AA with the largest market activity based on deposit and lending activity for full-scope reviews. Refer to the Scope section under each State Rating section for details regarding how we selected the areas. Full-scope reviews consider performance context, quantitative, and qualitative factors. We evaluated the other AAs under limited-scope procedures that focus primarily on quantitative factors.

Ratings

The bank's overall rating is a blend of the state ratings. However, the performance within the state of Indiana has the largest impact on the overall ratings. Sixty-four percent of the bank's total deposits and 66 percent of the reported loans are from AAs in the state of Indiana. A substantial majority of these deposits and loans are within the Terre Haute MSA AA. The findings from the Terre Haute MSA AA carry significant weight in arriving at the state of Indiana rating and the overall rating.

The lending performance, within each AA, does consider the distribution of loan products. Various AAs had the primary product of home mortgages, while other AAs have small loans to businesses as a primary product.

We primarily based state ratings on those areas that received full-scope reviews. Refer to the Scope section under each State Rating section for details regarding how we weighted the different areas in arriving at the respective ratings.

Inside/Outside Ratio

This ratio is a bank-wide calculation, and not calculated by individual rating area or AA. Analysis is limited to bank originations and purchases, and does not include any affiliate data. For the combined three-year evaluation period, FFB originated a high percentage of all loan products inside the bank's AAs (84 percent). By product type, the bank originated 79 percent of home mortgage loans, 92 percent of small business loans, and 90 percent of small farm loans to borrowers inside the bank's AAs. We view this as a positive characteristic in our analysis of lending performance.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national bank's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Indiana

CRA Rating for Indiana: Satisfactory

The lending test is rated: **High Satisfactory**

The investment test is rated: **Needs to Improve**

The service test is rated: **High Satisfactory**

The major factors that support this rating include:

- The volume of lending is excellent, while the borrower distribution is good. Geographic distribution of loans reflects adequate penetration throughout the Terre Haute MSA AA. The level and responsiveness of community development lending has a positive impact on the bank's performance under the lending test.
- The bank's delivery systems in the state of Indiana are accessible to essentially all portions of the Terre Haute MSA AA. FFB's retail banking services provided in the Terre Haute MSA AA is good. FFB also provides a good level of community development services in the Terre Haute MSA AA.
- The responsiveness of the bank's qualified investments to meet community needs is poor.

Description of Institution's Operations in Indiana

First Financial Bank (FFB) operates 36 branches and 67 ATMs within 5 AAs in the state of Indiana.

The Indiana AAs include:

- Terre Haute MSA AA - Vigo, Vermillion, Sullivan, and Clay Counties
- Southern Indiana non-MSA AA - Knox, Daviess, Gibson, and a portion of Greene Counties
- Indianapolis MSA AA - Putnam County
- Parke County AA - non-MSA
- Evansville MSA AA - portion of Vanderburg County

We combined the two non-MSA AAs for analysis purposes under Indiana non-MSA AAs in the evaluation.

The bank opened four branches in 2012, expanding into Daviess, Gibson, and Vanderburg Counties. The 2010 OMB changes to MSAs impacted the bank's Indiana AAs. Gibson County had been a portion of the Evansville AA and Greene had been a separate AA, known as the Bloomington (IN) MSA AA prior to 2014. There were some census tract changes within the Indianapolis MSA AA.

FFB ranks second in deposit market share among all financial institutions operating in its Indiana AAs. As of June 30, 2014, deposits in the Indiana AAs totaled \$1.5 billion and represented approximately 19 percent of the market. Major competitors and their share of the market include Old National Bank (25 percent); Fifth Third Bank (18 percent); and German American Bancorp (7 percent). FFB's deposits in the state constitute 64 percent of the bank's total deposits.

The majority of the bank's lending, in terms of both number and dollars, occur in Indiana. The bank made 7,226 loans in Indiana totaling \$813 million during the review period, which equated to 66 percent by number and 68 percent by dollar of reported loans.

FFB ranks first in both home mortgage loans and small loans to farms within the AAs of Indiana. The bank's market shares in these products are 12 percent and 32 percent, respectively. FFB ranks a close second with a market share of 12 percent for small loans to businesses.

Refer to the market profiles for the state of Indiana in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Indiana

We evaluated the bank's performance in the state of Indiana by performing a full-scope review of the Terre Haute MSA AA. Limited-scope reviews were performed on the Indiana non-MSA AAs, Indianapolis MSA AA, Evansville MSA AA, and Bloomington (IN) MSA AA.

For the lending test, each AA is weighted based upon the percentage of loans originated within their AA. The lending test is weighted heavier than the other tests in arriving at the overall rating. Performance in the Terre Haute MSA AA significantly influences the state of Indiana lending test rating. Seventy-four percent of the loans within the state's AAs are located within the Terre Haute MSA AA. The 2010 OMB MSA changes affected the limited-scope AAs and the 2014 performance is being analyzed separately from the 2012/2013 performance in these AAs. The Bloomington IN MSA AA only has 2012 and 2013 information, as this AA was only Greene County, which is now part of the Southern Indiana Non-MSA AA.

We weighted the investment test based upon the percent of deposits within the AAs. Eighty-six percent of the AA deposits within the state are from the Terre Haute MSA AA. The Terre Haute MSA AA had a significant role in determining the investment test rating.

The service test is weighted by branch location. The Terre Haute MSA AA has the largest bank operations presence with 64 percent of the bank's offices within the state.

Refer to performance tables in Appendix A for additional information.

Community Contacts

A Community Affairs Officer contacted an economic development organization within the Terre Haute MSA AA. The contact indicated that the Terre Haute MSA is rebounding from recession, population has stabilized, and revitalization of the downtown area is occurring. Our contact indicated that the area banks were very active within the community and responsive to credit needs. The contact was not aware of any unmet credit needs. There are a number of organizations in the area that focus on community development.

LENDING TEST

FFB is rated High Satisfactory for the lending test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Indiana is rated High Satisfactory. FFB's lending performance in the Terre Haute MSA AA is good. The overall volume of lending is excellent. The bank's performance related to lending to borrowers of different incomes is good. The bank's geographic distribution is adequate. The level and responsiveness of community development lending had a neutral impact on the bank's performance.

Lending Activity

The overall volume of lending in the Terre Haute MSA AA is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. FFB ranks first (out of 10 institutions) in deposit market share with 52 percent of the market. FFB also is the leading lender in all three lending areas, although the percentage of market share varies. The bank holds a market share of 23 percent, in a market where 175 lenders have made home mortgage loans. The bank holds 30 percent and 68 percent market shares in small loans to businesses and in small loans to farms, respectively. There are 42 business lenders and 15 farm lenders within the AA.

In the AA, home mortgage loans account for 59 percent of total reported loans and, therefore, received the greatest weight in the analysis. Small loans to businesses account for 28 percent, and small loans to farms account for 13 percent of total loans reported. Additionally, home mortgage refinances and purchases account for 47 percent and 37 percent of the total home mortgage loans reported, respectively. These mortgage products have the greatest impact on the analysis of home mortgage products.

Refer to Table 1, Lending Volume, in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is adequate. The geographic distribution of mortgage loans is adequate. While the distribution of both loans to businesses and loans to farms was good, we placed more emphasis on home mortgage loans, which account for over half of the AA's reported loans.

Home Mortgage Loans

The overall geographic distribution of home mortgage loans in low- and moderate-income geographies is adequate. Both refinance and purchase products have adequate geographic distribution.

Home Refinance Loans

The geographic distribution of home refinance loans is adequate. The percentage of loans made in both the low-income geographies (2 percent) and moderate-income geographies (8 percent) are lower than the percentage of owner-occupied units in these geographies. Five percent of the units are located in low-income geographies and 12 percent of the units are within moderate-income geographies. The bank's market share in moderate-income geographies (24 percent) exceeds the bank's overall market share (21 percent). The market share in the low-income geographies is similar to the overall market share. The bank ranked second in market share for low-income geographies and first for overall and moderate-income geography market shares.

Home Purchase Loans

The geographic distribution of home purchase loans is adequate. The percentage of home purchase loans in moderate-income geographies (11 percent) is slightly lower than the percentage of owner-occupied units in those geographies. However, the percentage of home loans within low-income geographies (2 percent) is significantly lower than the percent of owner occupied units. The bank's market share in moderate-income geographies (23 percent) compares favorably to the overall market share (20 percent). The bank ranked first in both overall and purchase loans in moderate-income census tract. FFB ranked third with a market share for purchase loans in the low-income geographies at 15 percent.

Home Improvement Loans

The geographic distribution of home improvement loans in low- and moderate-income geographies is good, primarily due to the excellent penetration to moderate-income geographies. The percentage of loans made in moderate-income geographies (13 percent) exceeds the percentage of owner-occupied units in the moderate-income geographies. The percentage of loans in low-income geographies is lower than the demographic data. The bank's market share in the low-income tracts was 64 percent, which significantly exceed the bank's overall home improvement market share of 45 percent. The market share in the moderate-income geographies is slightly better than the overall market share. The bank ranked first in all of the home improvement market shares.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is excellent. We do note that this conclusion is not meaningful, as the bank originated only eight multifamily loans during this evaluation period. The percentage of loans made in both low-income geographies and moderate-income geographies exceeded the percentage of multi-family units located within those geographies. The bank's market share of 67 percent in the low-income census tracts significantly exceeded the overall market share of 36 percent. The bank ranked first for both overall and low-income geographies. The bank did not originate any of the multi-family loans in moderate-income geographies during 2013, so there was no market share.

Refer to Tables 2, 3, 4, and 5 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Small Loans to Businesses

The geographic distribution of small loans to businesses in moderate-income geographies is good, primarily due to the excellent penetration in moderate-income geographies. The percent of small loans to businesses in low-income geographies (12 percent) is lower than the percentage of businesses in those geographies (14 percent). The percent of small loans to businesses in the moderate-income geographies (13 percent) exceed the percentage of businesses in those geographies (11 percent). The bank's market shares for moderate-income geographies is near the overall market share of 30 percent, while the market share for low-income geographies is lower at 20 percent.

Refer to Table 6 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms in moderate-income geographies is good. FFB had a 100 percent market share in both the low-income and moderate-income geographies. FFB's distribution

of farm loans in the low-income and moderate-income geographies is below the percent of the AA farms that are located within these geographies. However, the opportunity to lend to farms in these geographies is limited. There are only 10 farms in low-income census tracts and 16 farms in moderate-income census tracts.

Refer to Table 7 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps. We did not identify any unexplained conspicuous lending gaps in the Indiana full-scope AA. The bank originated loans within every census tract in the Terre Haute MSA.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A majority of the loans are inside the bank's AAs. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower is good. Good borrower distribution was represented in home mortgage loans, small loans to businesses, and small loans to farms.

Home Mortgage Loans

The borrower distribution of home mortgage loans to low- and moderate-income borrowers is good. The performance for both the main home mortgage products (refinance and purchase) is good. We utilized only loans with income information for the borrower distribution analysis.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is good. Excellent performance among moderate-income borrowers and strong market shares across borrowers of different incomes lead to this conclusion. The percent of bank loans to moderate-income borrowers (20 percent) exceeds the percentage of moderate-income families in the AA (18 percent). The bank's penetration to low-income borrowers (11 percent) is significantly below the percentage of low-income families in the AA (21 percent). We note that 12 percent of the AA families are below poverty levels, which would make it difficult for them to qualify for a home loan. Therefore, penetration among low-income families is adequate.

The bank's market share for both low-income borrowers and moderate-income borrowers exceed the overall market share for home refinance loans. The bank ranked first in overall, refinance loans to low-income borrowers, and refinance loans to moderate-income borrowers.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good. This conclusion is supported by the excellent penetration among moderate-income borrowers. The percent of bank loans to moderate-income borrowers (22 percent) exceeds the percentage of moderate-income

families in the AA (18 percent). The bank's market share to moderate-income borrowers is 17 percent, which is lower than the overall market share of 20 percent.

The percent of bank loans to low-income borrowers (10 percent) is less than the percentage of low-income families in the AA. Considering the poverty rate, penetration among low-income families is adequate. The bank's market share of loans to low-income borrowers is similar to the overall purchase market share. The bank ranked first in all market shares.

Home Improvement Loans

The distribution of home improvement loans to borrowers of different income levels is adequate. The performance to low-income borrowers was given more weight as the percentage of low-income families is higher than the percentage of moderate-income families in the AA. The percent of bank loans to low-income borrowers (14 percent) is below the percentage of low-income families (21 percent). Due to the high percentage of these low-income families that are below poverty level in the AA and positive market share, penetration to low-income borrowers is adequate. The bank's market share to low-income borrowers for home improvement loans (52 percent) is above the overall market share of 45 percent. The percent of bank loans to moderate-income borrowers meets the percentage of moderate-income families in the AA. The bank's market share to moderate-income families for home improvement loans (41 percent) is below the overall market share for home improvement loans. The bank ranked first in all market shares. Penetration to moderate-income borrowers is good.

Refer to Tables 8, 9, and 10 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The borrower distribution of small loans to businesses is good. The percent of loans to businesses with revenues of \$1 million or less (66 percent) is below the percentage of businesses with revenues of \$1 million or less in the AA (69 percent). The bank's market share to small businesses (45 percent) significantly exceeds the bank's overall market share for small loans to businesses (30 percent). The bank ranks first for both the small loans to businesses and small loans to businesses with revenues of \$1 million or less. The bank ranked first in both market shares.

Refer to Table 11 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The borrower distribution of small loans to farms is good. The percent of loans to farms with revenues of \$1 million or less (91 percent) is lower than the percentage of farms with revenues of \$1 million or less (99 percent) in the AA. The bank's overall market share to small farms (82 percent) exceeds the overall market share of small loans to farms (69 percent). The bank ranked first in both market shares.

Refer to Table 12 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Community Development Lending

The bank has a good level of community development lending within the Terre Haute MSA AA. The bank originated six loans totaling \$13.6 million to five different organizations with the purpose of community development during the evaluation period. Community development has a positive impact on the bank's overall lending performance.

- One loan for \$12 million was granted to provide affordable housing to low- and moderate-income families, senior citizens, and disabled individuals.
- One loan for \$1.4 million was originated to a small business for economic development with the creation of 16 new jobs for low- and moderate-income individuals.
- One loan for \$100,000 was granted to a non-profit organization to maintain a levee in the MSA.
- Three loans totaling \$135,000 were granted for the purpose of providing services to low- and moderate-income children and families.

Refer to Table 1 Lending Volume in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development (CD) loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Product Innovation and Flexibility

FFB offers a standard product mix of loans, which include Federal Housing Administration (FHA), United States Department of Agriculture (USDA) Rural Development, and Freddie Mac loans. These programs feature either low or no down payment and other flexible underwriting features. Based on HMDA information reported, 281 Rural Development loans, totaling \$21.8 million, have been reported during the evaluation period for the bank. Specifically, 106 rural development loans, totaling \$8.3 million, were originated within the Terre Haute MSA. Additionally, the bank recently started participating with the Indianapolis Federal Home Loan Bank (FHLB) Homeownership Opportunities Program. None of these loans has originated yet.

FFB is a certified United States Small Business Administration (SBA) lender. In 2012 and 2013, the bank originated 11 SBA loans for \$3.4 million. The bank did not originate any SBA loans in 2014. Of these SBA loans, two loans totaling \$89,500 did benefit this AA. The bank also offers Indiana Agricultural Development Corporation loans to assist farmers, but has not originated any of these loans during the evaluation period.

As noted by the rural development originations, the bank does use some flexible products to help low- and moderate-income individuals obtain a home loan. The bank did not offer any new innovative lending products during the review period. Product innovativeness and flexibility had a neutral impact on the Lending Test Conclusions.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the lending test. A majority of the bank's lending is within the AA that received a full-scope review. Refer to the Tables 1 through 12 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

Indiana non-MSA AAs

The bank's performance under the lending test in the Indiana non-MSA AAs is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Indiana. Conclusions from both the 2014 analysis and the 2012/2013 analysis are similar.

Indianapolis MSA AA

The bank's performance under the lending test in the Indianapolis MSA AA is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Indiana. Conclusions from both the 2014 analysis and the 2012/2013 analysis are similar.

Evansville MSA AA

The bank's performance under the lending test in the Evansville MSA AA is weaker than the full-scope performance rated high satisfactory under the lending test in the state of Indiana. The bank did not report any loans in the AA for 2014. We note that the bank only has one branch that opened in 2012, with only \$4 million in deposits. Additionally, the geographic area for the AA is very small. However, the bank's lending performance in the Evansville MSA AA for 2014 is very poor. The analysis for 2012/2013 indicates that lending activity and borrower distributions are adequate. The bank did not originate any community development loans in this AA.

Bloomington (IN) MSA AA

The bank's performance in the Bloomington (IN) MSA AA is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Indiana. This analysis is based off 2012/2013 data only. This is no longer an AA for the bank. Greene County is now part of a non-MSA AA.

INVESTMENT TEST

FFB is rated Needs to Improve under the investment test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Indiana is rated Needs to Improve. FFB has a poor level of qualified community development investments and grants. Performance within the full-scope AA is discussed below.

FFB provided 57 investments totaling \$1.8 million dollars during this evaluation period. Additionally, the bank did receive credit for one prior period investment of \$1 million dollars. The total investments equal only 0.83 percent of allocated tier I capital for the AA. (Tier I capital was allocated to AAs based upon deposit distributions.) This level exhibits a poor responsiveness to community development needs. There are a number of organizations within the AA providing community development and opportunities for investments.

A majority of the number of investments were small grants to various organizations providing community service to low- and moderate-income individuals throughout the AA. This included \$42,670

for youth programs and services and \$59,705 in college scholarships for low- and moderate-income individuals. The bank invested \$41,489 to provide free city bus transportation on Fridays to help low- and moderate-income individuals within Terre Haute. The bank also provided small grants for food pantries, local women's shelter, low-income senior citizen meals and services, soup kitchen, and medical services for low-income individuals. The bank also invested \$3,400 in affordable housing for the AA.

A majority of the dollars invested during the evaluation period supported economic development. The bank invested \$1.5 million dollar in an SBA-guaranteed 504 program debenture.

The prior period investment includes membership equity of \$945,232 in a low-income housing tax credit investment. The prior period investment also has an unfunded commitment of \$30,840. This prior period investment was for 78-unit apartment building for low-income senior citizens.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance, under the Investment Test in the Combined Indiana non-MSA AAs, Indianapolis MSA AA, and Evansville MSA AA are stronger than the bank's overall performance of Needs to Improve for the state. As these AAs only make up 14 percent of the bank's deposits within the state of Indiana, the performance in these AAs was not strong enough to pull up the state's rating.

Indiana non-MSA AAs

FFB's performance under the Investment Test in the Indiana non-MSA AAs is stronger than the full-scope poor performance. FFB had adequate responsiveness in these AAs. FFB invested \$1.2 million in a building bond needed for school district that primarily serves low-and moderate-income students and \$285,000 in an SBA-guaranteed 504 program debenture. These investments equaled 2.48 percent of allocated capital.

Indianapolis MSA AA

FFB's performance under the Investment Test in the Indianapolis MSA AA is stronger than the full-scope poor performance. FFB had excellent investment levels in this AA. FFB invested \$350,000 in bonds for required renovations at a school where a majority of the students receive free or reduced lunches. This investment was 6.10 percent of the allocated capital for this AA.

Evansville MSA AA

FFB's performance under the Investment Test in the Evansville MSA AA is stronger than the full-scope performance. FFB had excellent investment levels in this AA. FFB invested \$1.6 in SBA guaranteed 504 Program debentures for economic development including an expansion of a minority business. This represented 181.82 percent of the allocated capital for this AA.

Refer to the Table 14 in the state of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

FFB is rated High Satisfactory for the service test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Indiana is rated High Satisfactory. Retail services carry more weight than community development services when determining the service test rating. The primary focus of retail banking services is on the current distribution of branches and its record of opening and closing branches. FFB's retail banking services provided in the Terre Haute MSA AA is good. FFB also provides an adequate level of community development services in their AAs within the state of Indiana.

Retail Banking Services

FFB's delivery systems are reasonably accessible to essentially all geographies and individuals of different income levels within the Terre Haute MSA AA. FFB's retail banking services provided in the Terre Haute MSA AA are good, especially in the moderate-income geographies. Seventeen percent of the bank's branches are located in moderate-income census tracts, which include 13 percent of the population. The distribution to low-income geographies is not as strong, as only four percent of the bank's branches located in low-income census tracts. The distribution of ATMs is generally proportionate to the population distributions and improves the bank's access. Sixty-one percent of the bank's ATMs in the state of Indiana accept deposits.

FFB did not open any new branches in the Terre Haute MSA AA during the evaluation period. There were two branch closings, of which both were in middle-income census tracts, that did not adversely impacted the accessibility of its delivery systems. FFB's hours and services offered in the Terre Haute MSA AA are good. Most of the branches are full service offices with no material differences in services. Branch hours are similar and offer standard banking hours including services on weekends. Any variances in hours do not specifically inconvenience low- or moderate-income geographies or individuals.

Bank-wide, management complements its traditional service delivery methods with certain alternative delivery processes, such as: online banking, which includes bill payment and mobile banking; automated teller machines; and check cashing. However, we placed no significant weight on these alternative delivery systems, as the bank does not rely on these systems to meet their regulatory obligation, nor do they maintain metrics to determine their effectiveness in helping to meet the needs of low- or moderate-income geographies or individuals.

Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Community Development Services

Overall, FFB provided a good level of community development services in their AAs within the state of Indiana. FFB provides a relatively high level of community development services in the Terre Haute MSA AA. In the Terre Haute MSA AA, 35 employees provided their expertise to 19 different community development organizations. In most instances, we noted employees serving as either board or committee members of community development organizations. Those organizations served various purposes, seven of which provided affordable housing and 18 organizations provided services to low- or

moderate-income individuals. The remaining five organizations provided economic development needs by providing funding to the small businesses in its communities.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the service test. A majority of the bank's branches are located within the AA that received a full-scope review.

Indiana non-MSA AAs

The bank's performance in the combined Indiana non-MSA AAs is not inconsistent with the full-scope performance rated high satisfactory under the service test in the state of Indiana.

Evansville MSA AA

The bank's performance in the Evansville MSA AA is weaker than with the full-scope performance rated high satisfactory under the service test in the state of Indiana. FFB had adequate performance in this AA under the service test. There are no low- or moderate-income geographies, so the branch distribution is not a significant factor in this AA. FFB provided an adequate level of community development services in the AA. One employee served as a board member for an organization providing services to low- and moderate-income youth in the AA.

Indianapolis MSA AA

The bank's performance in the Indianapolis MSA AA is weaker than the full-scope performance, which was rated high satisfactory under the service test in the state of Indiana. FFB provided adequate performance to this AA under the service test. FFB does not have any branches or ATMs located within the moderate-income census tract. One bank employee provided community development service to an economic development organization in the AA.

Refer to Table 15 in the state of Indiana section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Illinois

CRA Rating for Illinois: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to assessment area credit needs. The distribution of borrowers reflects good penetration among retail customers of different income levels and businesses of different sizes. The geographic distribution of loans reflects adequate penetration throughout the AAs and lending gaps were explained. The institution has made a low level of community development loans within the combined Illinois non-MSA AAs.
- The responsiveness of the bank's qualified investments to meet identified community needs is adequate, due to the performance within the limited scope AAs.
- FFB's delivery systems in the state of Illinois are readily assessable to all portions of the institutions AAs. Branch distribution in the combined Illinois non-MSA AAs is excellent. One branch within the Champaign MSA AA that was closed was located in a low-income census tract. The impact to low- and moderate-income geographies and individuals is limited. FFB employees provided an adequate level of community development services.

Description of Institution's Operations in Illinois

First Financial Bank (FFB) operates 35 branches and 42 ATMs within 6 AAs in the state of Illinois. The Illinois AAs include:

- 12 County non-MSA IL AA – Clark, Coles, Crawford, Cumberland, Edgar, Franklin, Jasper, Jefferson, Lawrence, Marion, Richland, and Wayne
- Danville MSA AA – Vermilion County
- Champaign MSA AA – Champaign County
- Bloomington (IL) MSA AA – McLean County
- Montgomery County AA – non-MSA
- Livingston County AA – non-MSA.

We combined the three non-MSA AAs for analysis purposes under Illinois non-MSA AAs in the evaluation.

The bank purchased nine branches in Central and Southern Illinois from Bank of America in 2013. This expanded the bank's larger non-MSA AA to 12 Counties with the addition of Marion, Franklin, and Jefferson Counties. Additionally, this branch purchase added the Montgomery County AA. The 2010 OMB changes to MSAs did not impact any of the bank's AAs.

FFB ranks third in deposit market share among all financial institutions operating in its Illinois AAs. As of June 30, 2014, deposits in the Illinois AAs totaled \$859 million and represented approximately 3 percent of the market. Major competitors and their share of the market include: State Farm Bank, F.S.B (41 percent); Busey Bank (8 percent); PNC Bank, NA (3 percent); Heartland Bank and Trust Company

(3 percent); and JPMorgan Chase Bank, NA (3 percent). FFB's deposits in the state constitutes 36 percent of the bank's total deposits.

The bank made a total of 3,737 loans in Illinois totaling \$374 million during the review period, which equated to 34 percent by number and 31 percent by dollar of reported loans.

In home mortgage lending, FFB ranks eighth with a market share of 3 percent within the AAs of Illinois. FFB ranks ninth with a market share of 5 percent for small loans to businesses and ranks second with a market share of 12 percent for small loans to farms.

Refer to the market profiles for the state of Illinois in Appendix D for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Illinois

We evaluated the bank's performance in the state of Illinois by performing a full-scope review of the combined Illinois non-MSA AAs. Limited-scope reviews were performed on the Danville MSA AA, Champaign MSA AA, and Bloomington (IL) MSA AA.

For the lending test, each AA is weighted based upon the percentage of loans originated within their AA. The lending test is weighted heavier than the other tests in arriving at the overall rating. Performance in the combined Illinois non-MSA AAs significantly impacts the state of Illinois lending test. Sixty percent of the loans within the state's AAs are located within these AAs.

We weighted the investment test based upon the percent of deposits within the AAs. Fifty-nine percent of the AA deposits within the state are from the combined Illinois non-MSA AAs.

We weighted the AA conclusions in the service test based upon branch location. The combined Illinois non-MSA AAs have the largest bank operations presence with 57 percent of the bank's offices within the state.

Refer to performance tables in Appendix A for additional information.

Community Contacts

A Community Affairs Officer interviewed one community contact for the Illinois non-MSA AAs. This contact represented an economic development bonding authority. This contact indicated that Southeastern Illinois's economy is still pulling out of the recession and mentioned that 2015 brings some optimism about economic development. Due to the rural nature of the area and loss of population, economic development for the area concentrates on job retention. In addition to this contact, we reviewed five other community contacts (three community action agencies, one economic development agency, and one housing authority) completed in 2014 that cover portions of these AAs. In total, these contacts served 11 out of the 14 counties that these AAs represent. Overall, the contacts indicated that a majority of credit needs are being met by financial institutions. The contacts stressed the need for economic development and acceptable affordable housing. Contacts mentioned that the housing stock was older and many needed rehabilitation. Other community needs mentioned included financial literacy, foreclosure prevention programs, retail services for the unbanked, and small dollar consumer loans for low- and moderate-income individuals.

LENDING TEST

FFB is rated High Satisfactory for the lending test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Illinois is rated High Satisfactory. FFB's performance in the Illinois non-MSA AAs is good. This conclusion was supported by good borrower distribution and lending activity. The geographic distribution is adequate and community development lending is weak.

Lending Activity

The volume of lending in the combined Illinois non-MSA AAs is good. Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. FFB was ranked first (out of 74 institutions) in deposit market share for the AAs, with a 7 percent market share. In home mortgage lending, the bank ranks third (out of 253 lenders) with 6 percent of the market for 2013. The bank ranked sixth (with 60 lenders in the market) for small loans to businesses with 6 percent of the market. For small loans to farms, the bank ranked first (18 percent market share) out of a market with 31 lenders.

In the combined Illinois non-MSA AAs, home mortgage loans represent 43 percent of the reported loans and small loans to businesses represented 31 percent. Small loans to farms represented 26 percent of these AAs reported loans. While the performance of home mortgage loans will be weighed more than the other portfolios, the loans are fairly diversified. Within the home mortgage loans, refinance loans and purchase loans represent 45 percent and 38 percent, respectively.

Refer to Table 1, Lending Volume in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of all loans in low- and moderate-income geographies is adequate. The distribution of home mortgages was adequate. Home mortgages represent the largest number of originations between the three products. The distribution of small loans to businesses was good; however, the distribution of small loans to farms was poor.

Home Mortgage Loans

The geographic distribution of home mortgage loans in low- and moderate-income geographies is adequate. Both refinance and home improvement loans have adequate geographic distribution, while purchase loans have good distribution.

Refer to Tables 2, 3, 4, and 5 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage originations and purchases.

Home Refinance Loans

The geographic distribution of home refinance loans is adequate. This conclusion is primarily from the bank's performance within moderate-income geographies. The bank made 10 percent of home refinance loans in moderate-income geographies, which is lower than the 16 percent of owner-occupied units in those geographies. The bank's market share of 4 percent for loans with moderate-income geographies is slightly below the overall refinance market share. The bank ranked second in overall market share and sixth in market share for moderate-income geographies. The bank did not originate any refinance loans within the one low-income geography. This census tract is in Jefferson County, which was an addition to the AA in August 2013. This census tract has only 184 owner-occupied housing units and represents only 0.2 percent of the AA owner-occupied units. Additionally 60 percent of the families that live in this census tract are below poverty level.

Home Purchase Loans

The geographic distribution of home purchase loans is good. FFB originated 14 percent of home purchase loans in moderate-income geographies. This is slightly lower than the 16 percent of owner-occupied units located in moderate-income geographies. The bank's market share for home purchase loans in moderate-income geographies (5 percent) is equal to the overall home purchase market share. The bank ranked fifth for overall purchase market share and fourth for loans in moderate-income geographies. The bank did not originate a purchase loans within the low-income census tract. The high poverty rate of families that live in this census tract make it difficult to find qualified borrowers in that geography.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. FFB originated 10 percent of their home improvement loans in these geographies. This is lower than demographic comparators. The market share for these geographies (10 percent) is also lower than the overall home improvement market share (12 percent). The bank ranked first in overall and fourth in loans in the moderate-income census tracts. The bank did not originate any home improvement loans within the low-income census tract.

Multifamily Housing Loans

Geographic distribution analysis of multifamily housing loans was not conducted for these AAs, as the institution made only one multifamily housing loan in the AAs during the evaluation period.

Small Loans to Businesses

The geographic distribution of small loans to businesses in different geographies is good. We based this conclusion on the good distribution in moderate-income geographies. The bank originated 21 percent of the reported business loans in moderate-income geographies. This is slightly lower than 23 percent of the AA businesses that are located in these geographies. The percentage of small loans to businesses in low-income geographies (0.5 percent) is below the percentage of businesses in those geographies (2 percent). FFB had a 7 percent market share in moderate-income areas and a 3 percent market share in low-income areas, as compared to an overall market share of 6 percent.

Refer to Table 6 in the state of Illinois section of the Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms in moderate-income geographies is poor. FFB originated only 2 percent of the reported farm loans within moderate-income geographies. This is significantly lower than the 6 percent of farms that are located within moderate-income areas. A total of 208 farms are located within moderate-income areas. The bank's market share for moderate-income area farm loans was only 7 percent, well below the farm loan market share of 18 percent. There are no farms located in low-income geographies in these AAs.

Refer to Table 7 in the state of Illinois section of Appendix D for the facts and data of the bank's originations and purchases of small loans to farms.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps in all income areas. We did not identify any significant or unexplainable lending gaps in the AA. FFB has loans in 83 percent of the census tracts within these AAs. The counties where there are no loans in census tracts are Franklin, Jefferson, Marion, and Montgomery. These are all counties with branches acquired from Bank of America in August 2013. The bank did not have branches in these counties prior to the acquisition. We noted that of the 17 census tracts without FFB loans, 6 are moderate-income geographies; 10 are middle-income geographies; and 1 is an upper-income geographies. We also noted that many of these census tracts were not adjacent to branches of FFB. However, all of these census tracts had competitor branches in or near these tracts. Due to the competition, branch locations, and the bank just entering the counties in 2013, these lending gaps are reasonable.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A majority of the loans are inside the bank's AAs. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower is good. The distribution of both home mortgage and small loans to farms is good, while the distribution of small loans to businesses is excellent.

Home Mortgage Loans

The borrower distribution of home mortgage loans to low- and moderate-income borrowers is good. The distribution of home refinance loans was good, and this was the home mortgage product with the most originations.

Refer to Tables 8, 9, and 10 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. Only loans with income information are utilized in this analysis.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is good. The percentage of home refinance loans to low-income borrowers (9 percent) is significantly less than the

percentage of low-income borrowers in the AA (21 percent). Eleven percent of families live below poverty levels. Therefore, the distribution to low-income borrower is adequate. The percentage of home refinance loans to moderate-income borrowers (18 percent) is near the percentage of moderate-income families in the AA (20 percent). This represents good dispersion to moderate-income borrowers.

FFB market shares for low-income borrowers (6 percent) and moderate-income borrowers (6 percent) both exceed the bank's overall market share of five percent for refinance loans in these AAs. The bank ranked sixth for low-income borrowers and third for moderate-income borrowers.

Home Purchase Loans

The distribution of home purchase loans to low- and moderate-income borrowers is excellent. The distribution of home purchase loans to low-income individuals is good. The percentage of home purchase loans to low-income families (14 percent) is significantly below demographic data that shows 21 percent of families are low-income. Considering that 11 percent of the families in these AAs live below poverty, the bank's performance of originating purchase loans to low-income borrowers is good. The distribution to moderate-income families is excellent. The bank originated 28 percent of home purchase loans to moderate-income families, which is above the demographic comparator (20 percent). The bank had a market-share of six percent for both low-income borrowers and moderate-income borrowers, which is better than the five percent overall market share for home purchase loans in these AAs. The bank was ranked fifth for the overall market share, third for low-income borrowers, and second for moderate-income borrowers.

Home Improvement Loans

The distribution of home improvement loans to low- and moderate-income borrowers is adequate. The distribution to low-income borrowers is adequate, considering the poverty level. FFB originated 13 percent of home improvement loans to low-income families, which is below the percentage of families in the AA that are low-income. The distribution to moderate-income borrowers is adequate. Seventeen percent of loans are originated to moderate-income borrowers. This is below the 21 percent of AA families that are moderate-income. The bank's market share to moderate-income borrowers is 13 percent. The bank ranked third for low-income borrowers and second for moderate-income borrowers market share.

Small Loans to Businesses

The borrower distribution of small loans to businesses is excellent. The percentage of small loans to businesses with revenues of one million or less (75 percent) is above the percentage of businesses with revenues of one million or less in the Illinois non-MSA AAs (70 percent). Market share data also supports excellent distribution. The bank ranked fourth with a 10 percent market share for small loans to small businesses. This is better than the sixth ranked overall market share for small loans to businesses (6 percent).

Refer to Table 11 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The borrower distribution of small loans to farms is good. The percentage of small loans to farms with revenues of one million or less (88 percent) is below the percentage of farms with this revenue size in

the assessment area (99 percent). The bank's market share of 23 percent for small loans to small farms is better than the overall market share of 18 percent for small loans to farms. The bank ranked first in both market share listings.

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data of the bank's originations and purchases of small loans to farms.

Community Development Lending

Community development lending performance in the combined Illinois non-MSA AAs is weak. The bank originated only two loans totaling \$403,000 for affordable house and economic development in Livingston and Montgomery counties. No community development loans were originated within the large 12 County non-MSA IL AA.

Product Innovation and Flexibility

The bank offers various home mortgage loan programs with flexible features to help meet the needs of the AA. These products are described in the state of Indiana section of this evaluation. Our review of HMDA information identified 98 Rural Development loans made in these AAs totaling \$7.1 million. As mentioned under the State of Indiana, the bank is an SBA lender. Two SBA loans, totaling \$500,000, did benefit these AAs.

As noted by the rural development originations, the bank does use some flexible products to help low- and moderate-income individuals obtain a home loan. However, the bank did not develop any innovative products during this evaluation period. The overall impact of loan products that are innovative and flexible is neutral on the lending test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the lending test. A majority of the bank's lending is within the AAs that received a full-scope review. Refer to the Tables 1 through 12 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

Danville MSA AA

The bank's performance under the lending test in the Danville MSA AA is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Illinois.

Bloomington (IL) MSA AA

The bank's performance under the lending test in the Bloomington (IL) MSA AA is not inconsistent with the full-scope performance rated high satisfactory under the lending test in the state of Illinois.

Champaign MSA AA

The bank's performance under the lending test in the Champaign MSA AA is weaker than the full-scope performance rated high satisfactory under the lending test in the state of Illinois. While the borrower

distribution is good, lending activity and geographic distribution is adequate. The primary product for this AA is home mortgages, representing 59 percent of the loans originated. A majority of these home mortgages are refinance loans. The bank had poor geographic distribution of the refinance loans. This was somewhat buffered by the excellent distribution of the small loans to businesses. The bank did not originate any community development loans in this AA.

INVESTMENT TEST

FFB's performance in Illinois under the investment test is low satisfactory. While a majority of deposits are located within the full-scope AAs, the limited scope AAs still contribute 41 percent of the bank's deposits in Illinois. Therefore, the stronger performances in the limited-scope AAs did pull up the full-scope AAs poor performance under the Investment test. Total investments within the state of Illinois totaled \$8.6 million or just under four percent of allocated capital.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the combined Illinois non-MSA AAs is poor. The bank had five qualified investments totaling only \$3,400 this evaluation period. Additionally, the bank had three prior period investments totaling \$887,759. Total investments to these AAs represented only 0.69 percent of allocated tier I capital.

The five small grants this evaluation period were to two organizations providing community services to low- and moderate-income individuals. One organization was located in Coles County and the other was located in Livingston County. The three prior period investments were either in SBA-guaranteed 504 Program debentures or in municipal bonds revitalizing or stabilizing distressed non-metropolitan middle-income census tracts.

Refer to the Table 14 in the state of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test all three limited-scope AAs is stronger than the bank's poor performance in the full-scope AA. This conclusion did affect the bank's state rating under the Investment Test.

Danville MSA AA

The bank's performance under the investment test in the Danville MSA AA is stronger than the full-scope poor performance. While the bank did not have any current period investments, the prior period investments of \$1 million in SBA-guaranteed 504 Program debentures indicated adequate performance in this AA. This investment represents 2 percent of the AA's allocated capital. This AA contains 21 percent of the bank's deposits in the state of Illinois.

Bloomington (IL) MSA AA

The bank's performance under the investment test in the Bloomington (IL) MSA AA is stronger than the full-scope poor performance. Current period investments totaled \$5.2 million. Most of these

investments were SBA-guaranteed 504 Program debentures for economic development. The bank also provided three small grants to an affordable housing organization. This level of investment was excellent for this AA and represented 33 percent of the AA's allocated capital. This AA represented seven percent of the deposits in the state of Illinois.

Champaign MSA AA

The bank's performance under the investment test in the Champaign MSA AA is stronger than the full-scope poor performance. Performance within this AA was good. The bank invested \$1.5 million in SBA-guaranteed 504 Program debentures for economic development in this AA. This level of investment was approximately six percent of the allocated capital. This AA contained 12 percent of the bank's deposits from the state of Illinois.

SERVICE TEST

FFB is rated High Satisfactory for the service test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Illinois is rated High Satisfactory. Based on a full-scope review, the bank's performance in the combined Illinois non-MSA AAs is good. FFB's delivery systems are readily accessible to all geographies and individuals of different income levels within the AA. FFB has excellent branch and ATM distributions. The bank did close one low-income census tract branch, but the impact on low- and moderate-income geographies and individuals was limited. FFB's level of community development services is adequate. The retail banking service performance was significant in the conclusions for this test, however the lower level of community development services performed also impacted the conclusion.

Retail Banking Services

FFB's delivery systems are readily accessible to all geographies and individuals of different income levels within the Illinois non-MSA AAs. FFB's branch distribution in the AAs is excellent. While only 17 percent of the areas' population reside in moderate-income geographies, 50 percent of FFB branches are located in moderate-income geographies. Additionally, only 0.40 percent of the AAs population resides in low-income geographies and 5 percent of the AAs branches are located in these geographies. The distribution of ATMs in the AA is also excellent, with 50 percent of the ATMs in the moderate-income geographies. Of the bank's ATMs in the state of Illinois, 57 percent of the ATMs accept deposits.

FFB did not open any new branches in these AAs during the evaluation period. However, the bank did acquire nine branches within these AAs during the evaluation period. There were three branch closings, of which one was in a moderate-income census tract. While the closing was in a moderate-income census tract, this closure has generally not adversely affected the accessibility of its delivery systems. The moderate-income census tract with the branch closing was in Pontiac, Illinois, and this was just a drive-up facility. The bank still maintains two branch locations in Pontiac, including a branch in this moderate-income geography.

FFB's hours and services offered in the combined Illinois non-MSA AAs are good. Most of the branches are full service offices with no material differences in services. Branches are comparable and offer standard banking hours and services that do not vary in a way that inconveniences portions of the AAs, particularly low- and moderate-income geographies and/or individuals.

FFB offers a variety of alternative delivery systems including online banking, mobile banking through Internet or text messaging, and bill pay services. However, the bank does not currently monitor the use of these systems by low- and moderate-income individuals.

Refer to Table 15 in the state of Illinois section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Community Development Services

FFB provides an adequate level of community development services in the combined Illinois non-MSA AAs. In these AAs, seven employees provided their expertise to seven different community development organizations. In six instances, we noted employees serving as either board or committee members of community development organizations. The seventh employee served as treasurer for an affordable housing organization that provides housing for low- and moderate-income individuals in a Richland County, which is primarily made up of distressed middle-income census tracts. Four of the organizations where employees served on boards or committees concentrated on economy development. One of these organizations is also located in Richland County. Another organization provides community services to low- and moderate-income youth in Livingston County. The last organization served distributes funds primarily to organizations that have a community development purpose. While considered adequate responsiveness to community service needs, we note the number of employees and organizations served are low. The bank has 20 branches in these AAs and the area covers 14 different counties. This conclusion impacted the Service Test Rating for this state.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the service test. A majority (57 percent) of the bank's branches in Illinois are within the AAs that received a full-scope review. The Danville MSA AA, which contains 20 percent of the state of Illinois branches, was not inconsistent with the full-scope conclusion. The other two AAs that received a limited-scope review were weaker than the full-scope AA.

Danville MSA AA

The bank's performance under the service test in the Danville MSA AA is not inconsistent with the state of Illinois rating of High Satisfactory, based upon the good full-scope performance.

Bloomington (IL) MSA AA

The bank's performance under the service test in the Bloomington (IL) MSA AA is weaker than the High Satisfactory rating in the state of Illinois, based upon the full-scope performance. The bank's performance in the Bloomington (IL) MSA AA is poor. While 2 percent of the population lives in low-income geographies and 13 percent live in moderate-income geographies, the bank does not have any branches within these census tracts. All three of the bank's branches in this AA are in middle-income

geographies. However, the bank does provide an ATM to help service one of the moderate-income geographies. This equates to 17 percent of the AA's ATMs, which is better than the demographic data. Bank employees did not provide any community development services to this AA.

Champaign MSA AA

The bank's performance under the service investment test in the Champaign MSA AA is weaker than the High Satisfactory rating for the state of Illinois, based upon the full-scope performance. Performance in the Champaign MSA AA is adequate. Retail branching to low-income geographies is excellent with 20 percent of the bank branches in the AA, compared to only 11 percent of the AA's population. The distribution to the moderate-income geographies is poor. Fifteen percent of the AA's population lives in the moderate-income geographies and the bank does not have a branch in these areas. Additionally, the bank employees did not provide any community development services to this AA.

Refer to Table 15 in the state of Illinois section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/12 to 12/31/2014) Investment and Service Tests and CD Loans: (04/03/12 to 07/06/15)	
Financial Institution	Products Reviewed	
First Financial Bank, N.A. One First Financial Plaza Terre Haute, IN 47808	Home Mortgage Loans Small Loans to Businesses Small Loans to Farms	
Affiliate(s)	Affiliate Relationship	Products Reviewed
		No affiliate products were reviewed.
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information – Counties that comprise the Assessment Area
Indiana Terre Haute MSA AA	Full-scope	MSA # 45460 – Vigo, Sullivan, Clay, and Vermillion Counties
Combined Indiana non-MSA AAs (Southern IN AA and Parke County AA)	Limited-scope	Southern IN AA – Knox, Daviess, Gibson (2014/2015 only), and portion of Greene (2014/2015 only) Counties Parke County AA – Parke County
Indianapolis MSA AA	Limited-scope	Portion of MSA #26900 – Putnam County
Evansville MSA AA	Limited-scope	Portion of MSA #21780 – portion of Vanderburg County and Gibson County(2012/2013 only)
Bloomington (IN) MSA AA	Limited-scope	Portion of MSA #14020 – portion of Greene County (2012/3013 only)
Illinois Combined Illinois non-MSA AAs (Twelve Counties AA, Montgomery County AA, and Livingston AA)	Full-scope	Twelve County AA – Clark, Coles, Crawford, Cumberland, Edgar, Franklin, Jasper, Jefferson, Lawrence, Marion, Richland, and Wayne Counties Montgomery AA – Montgomery County Livingston AA – Livingston County
Danville MSA AA	Limited-scope	MSA #19180 – Vermilion County

Bloomington (IL) MSA AA Champaign-Urbana MSA AA	Limited - scope Limited - scope	Portion of MSA #14010 – McLean County Portion of MSA #16580 – Champaign County
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Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS First Financial Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First Financial Bank, N.A.	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
State:				
Indiana	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Illinois	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of Indiana

Terre Haute MSA AA – MSA #45460

Demographic Information for Full-Scope Area: Terre Haute MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	13.64	15.91	54.55	15.91	0.00
Population by Geography	172,425	10.32	12.58	55.44	21.68	0.00
Owner-Occupied Housing by Geography	46,176	4.69	12.20	59.32	23.79	0.00
Businesses by Geography	9,392	14.34	11.36	53.86	20.43	0.00
Farms by Geography	785	1.27	2.04	74.52	22.17	0.00
Family Distribution by Income Level	42,352	20.66	18.45	20.31	40.58	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,565	13.43	16.88	55.68	14.01	0.00
Median Family Income = \$51,224 HUD Adjusted Median Family Income for 2014 = \$58,800 Households Below the Poverty Level = 16%		Median Housing Value = \$89,662 Unemployment Rate = 6.2%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2014 HUD updated MFI.

The Terre Haute MSA AA consists of the entire #45460 MSA and is made up of Vigo, Vermillion, Clay, and Sullivan counties in Indiana. This AA complies with the regulation and does not arbitrarily exclude any low-or moderate-income areas.

The demographic information above is based on 2010 United States Census information. This AA has six low-income geographies (13.64 percent) and seven moderate-income geographies (15.91 percent), with twenty-three percent of the AA's population living within these geographies.

Economic conditions within the AA are improving; however, the unemployment rates continue to be higher than state (4.8 percent) and national (5.3 percent) averages. Unemployment rates have declined over the evaluation period, with a high of 10.2 for June 2013. Community contacts indicated re-development of the low-income downtown area has continued to expand during this evaluation period. The contact also mentioned concerns about the city of Terre Haute's financial condition with the 2012 state property tax caps. A review of a recent Moody's Analytics report indicates that recent economic growth is related to construction of Indiana State University (ISU) projects. The question is how sustainable is this growth in the long-term.

Health care, education, public administration, manufacturing, retail trade, and services are all important industries to this area. The top employers (over 500 employees) include Union Hospital; Vigo County School, Corp.; ISU; Sony DADC (CD & DVD production); Vigo County; United States Federal Correctional Complex; Terre Haute Regional Hospital; Union Associated Physicians; Bemis (packaging manufacturer); ADVICS Manufacturing (automotive brakes and chassis); First Financial Bank; City of Terre Haute; Great Dane Trailers Manufacturing; Ivy Tech Community College – Wabash Valley; and Rose Hulman Institute of Technology.

FFB ranks first in AA deposit market share with 52 percent. Other financial institutions with offices in the AA that have over 5 percent of the market share include: Old National Bank (13 percent), Terre Haute Savings Bank (10 percent), Fifth Third Bank (8 percent), and The Riddell National Bank (7 percent). Primary lending products are home mortgages and business loans.

Community contacts indicated that the area did not have any unmet credit needs. However, contextual research indicates there are community needs and opportunities for involvement in community development. A recent Moody's Analytics report indicated rising foreclosures in Terre Haute, IN, suggesting a need for foreclosure prevention programs. As mentioned, 30 percent of the AA census tracts are low or moderate-income geographies. This is indicative of opportunities to participate in revitalization and stabilization projects. Additionally, there are a number of organizations in the MSA that provide community service to the thirty-nine percent of families that are considered low- or moderate-income.

The bank also has four other AAs in the state of Indiana that were reviewed as limited scope. The two AAs that are non-MSA in Indiana were combined for analysis purposes. The full-scope area was not impacted by the MSA changes that were released by OMB during this evaluation period. We combined all three years data (2012 – 2014) for analysis purposes. The limited scope areas were impacted by the changes. The data in the tables that follow is only 2014 for these limited scope areas. We also analyzed 2012 and 2013 data for these areas.

State of Illinois

Combined Illinois non-MSA AAs

Demographic Information for Full-Scope Area: Combined Illinois non-MSA AAs						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	101	0.99	19.80	74.26	4.95	0.00
Population by Geography	366,052	0.40	17.22	77.22	5.17	0.00
Owner-Occupied Housing by Geography	108,875	0.17	15.96	78.34	5.54	0.00
Businesses by Geography	20,596	1.56	23.03	70.13	5.28	0.00
Farms by Geography	3,668	0.00	5.67	88.88	5.45	0.00
Family Distribution by Income Level	95,917	21.35	19.52	22.02	37.11	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	39,203	0.56	23.70	72.63	3.11	0.00
Median Family Income HUD Adjusted Median Family Income for 2014 Households Below the Poverty Level	= \$54,499 = \$58,600 = 15%	Median Housing Value Unemployment Rate				= \$80,069 = 4.3% - 6.8%

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2014 HUD updated MFI.

The Illinois non-MSA AAs are the combination of three AAs that contain areas that are all non-MSA. Fourteen counties are represented in this combined area. The first AA included consist of 12 contiguous counties (Coles, Wayne, Edgar, Richland, Crawford, Lawrence, Marion, Franklin, Jefferson, Cumberland, Clark, and Jasper) in the south-eastern portion of Illinois. The second AA is Livingston County in north-central Illinois. The last AA is Montgomery County, which is located in central Illinois. These AAs comply with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

Economic conditions in the AAs have been improving. A majority of the counties have unemployment numbers below the state average of 5.6 percent. Only six counties (Franklin, Jefferson, Lawrence, Marion, Montgomery, and Wayne) have rates equal to or higher than the state average. County unemployment rates range from a low of 4.3 percent (Cumberland County) to a high of 6.8 percent (Franklin County). Every county has seen improvement in unemployment rates over the evaluation period.

The major sectors of employment in the combined AAs are primarily manufacturing, health services, government, and higher education. Some examples of the top employers in the various counties include Pontiac Correction Center, Dwight Correctional Center, Graham Correctional Center, Caterpillar, R R Donnelly & Sons Co., Continental Tire, Crownline Boats, TRW, Walmart Distribution Center, Walgreens Distribution Center, Sarah Busch Lincoln Health Center, Richland Memorial Hospital, Good Samaritan Regional Health Center, OSF St James Medical Center, Eastern Illinois University, and John

A Logan College. The local economies are also closely tied to agriculture. A majority of the area farms grow corn and soybeans.

FFB ranks first in deposit market share with 7 percent. Other financial institutions in the area with at least 5 percent of the market share include: First Mid-Illinois Bank & Trust, National Association (7 percent); Bank of Pontiac (5 percent), and Peoples National Bank (5 percent). Home mortgage lending is FFB's primary focus in this AA.

Community contacts indicated that due to the rural nature of this area and loss of population, economic development for the area concentrates on job retention. Area needs identified by the contacts were economic development and affordable housing. Contacts mentioned that the housing stock was older and many needed rehabilitation. Other community needs mentioned included financial literacy, foreclosure prevention programs, retail services for the unbanked, and small dollar consumer loans for low- and moderate-income individuals.

Contextual research also indicates that there is a need for revitalizing and stabilizing of distressed or underserved areas in these AAs. At some point in this evaluation period, the following counties had middle-income census tracts that were distressed or underserved: Coles, Franklin, Marion, Montgomery, and Richland. The only two counties with census tracts that remained on the June 2015 list are Franklin and Richland Counties.

While non-metropolitan areas sometimes have fewer community development organizations compared to MSA areas, this is not a significant concern for these AAs. With fourteen counties, there are a number of organizations for the bank to work with to meet community development needs.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.

- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/AA.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

State of Indiana

D- 6 to D-20

State of Illinois

D-21 to D-35

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF INDIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Terre Haute MSA AA (2012-2014)	73.97	2,946	276,938	1,395	171,102	646	65,167	6	13,635	4,993	526,842	85.68
Limited Review:												
Combined non-MSA IN AAs (2014)	22.56	150	12,293	211	28,084	133	15,880	9	3,487	503	59,744	12.62
Indianapolis MSA AA (2014)	3.14	0	0	0	0	0	0	0	0	0	0	1.47
Evansville MSA AA (2014)	0.33	18	1,386	27	1,276	9	873	0	0	54	3,535	0.23

* Loan Data as of December 31, 2014. While the limited scope areas for 2012-2013 were analyzed separately, the calculation of the % of rated area loans includes the 2012-2013 numbers. The Bloomington (IN) MSA AA from 2012 and 2013 was added to the combined non-MSA IN AAs, as that is where Greene County is in 2014. This is the only column on the table that includes 2012-2013 information for the limited scope AAs. The bank reported a total of 6,570 loans during the evaluation period. Rated area refers to state.

** The evaluation period for Community Development Loans is from April 3, 2012 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to the state.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA (2012-2014)	1080	84.32	4.69	2.22	12.20	10.93	59.32	55.00	23.79	31.85	19.80	14.58	22.50	19.89	19.20									
Limited Review:																								
Combined non-MSA IN AAs (2014)AA	57	14.65	0.00	0.00	11.81	15.79	67.28	73.68	20.91	10.53	4.07	0.00	4.78	4.64	1.49									
Indianapolis MSA AA (2014)	4	1.03	0.00	0.00	17.03	75.00	82.97	25.00	0.00	0.00	2.64	0.00	2.82	2.52	0.00									
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	17.88	0.00	82.12	0.00	0.31	0.00	0.00	6.67	0.00									

* Based on 2013 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 328 home purchase loans in the Terre Haute MSA AA during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Terre Haute MSA AA (2012-2014)	461	77.52	4.69	3.90	12.20	13.02	59.32	59.22	23.79	23.86	45.02	63.64	46.43	43.36	46.67	
Limited Review:																
Combined non-MSA IN AAs (2014)AA	32	18.93	0.00	0.00	11.81	12.50	67.28	87.50	20.91	0.00	7.86	0.00	11.83	7.84	0.00	
Indianapolis MSA AA (2014)	6	3.55	0.00	0.00	17.03	16.67	82.97	83.33	0.00	0.00	8.64	0.00	11.54	7.27	0.00	
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	17.88	0.00	82.12	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 131 home improvement loans within the Terre Haute MSA AA during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total*	% Owner Occ Units**	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA (2012-2014)	1,397	75.96	4.69	2.00	12.20	8.23	59.32	54.48	23.79	35.29	20.99	20.41	24.72	20.22	21.51									
Limited Review:																								
Combined non-MSA IN AAs (2014)	56	21.37	0.00	0.00	11.81	17.86	67.28	80.36	20.91	1.78	4.26	0.00	5.08	4.92	0.58									
Indianapolis MSA AA (2014)	7	2.67	0.00	0.00	17.03	0.00	82.97	100.00	0.00	0.00	1.52	0.00	1.46	1.55	0.00									
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	17.88	0.00	82.12	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 199 home mortgage refinance loans in 2014 within the Terre Haute MSA AA. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units* **	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Terre Haute MSA AA (2012-2014)	8	14.28	27.21	37.50	12.14	12.50	39.65	25.00	21.00	25.00	36.36	66.67	0.00	20.00	50.00	
Limited Review:																
Combined non-MSA IN AAs (2014)	5	71.43	0.00	0.00	25.25	20.00	63.68	60.00	11.07	20.00	22.22	0.00	50.00	0.00	50.00	
Indianapolis MSA AA (2014)	1	14.29	0.00	0.00	49.19	0.00	50.81	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated only 1 multifamily loan in 2014 within the Terre Haute MSA AA. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Multi-family Units is the number of multi-family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF INDIANA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses**	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Terre Haute MSA AA (2012-2014)	1,395	65.06	14.34	13.05	11.36	12.76	53.86	54.34	20.44	19.85	29.90	19.74	28.80	34.05	30.56
Limited Review:															
Combined non-MSA IN AAs (2014)	211	30.98	0.00	0.00	17.24	18.01	61.70	75.83	21.06	6.16	11.62	0.00	17.70	16.08	10.19
Indianapolis MSA AA (2014)	27	3.96	0.00	0.00	22.68	18.52	77.32	81.48	0.00	0.00	21.65	0.00	4.95	22.98	0.00
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	15.98	0.00	84.02	0.00	19.46	0.00	0.00	0.23	0.00

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 443 small loans to businesses within the Terre Haute MSA AA, during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Source Data - Dun and Bradstreet (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: STATE OF INDIANA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Terre Haute MSA AA (2012-2014)	646	60.34	1.27	0.15	2.04	0.46	74.52	77.55	22.17	21.84	68.45	100.00	100.00	64.86	84.48	
Limited Review:																
Combined non-MSA IN AAs (2014)	133	37.15	0.00	0.00	5.96	4.51	74.59	89.47	19.45	6.02	16.25	0.00	25.00	18.30	0.00	
Indianapolis MSA AA (2014)	9	2.51	0.00	0.00	6.20	0.00	93.80	100.00	0.00	0.00	24.00	0.00	0.00	27.27	0.00	
Evansville MSA AA (2014)	0	0.00	0.00	0.00	0.00	0.00	44.79	0.00	55.21	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 443 small loans to farms within the Terre Haute MSA AA, during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Source Data - Dun and Bradstreet (2014).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															
Geography: STATE OF INDIANA															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans***	% Families	% BANK Loans***	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Terre Haute MSA AA (2012-2014)	1,080	84.32	20.66	9.90	18.45	22.22	20.31	26.77	40.58	41.11	20.19	19.35	16.67	20.26	22.83
Limited Review:															
Combined non-MSA IN AAs (2014)	57	14.65	18.52	3.77	18.67	24.53	22.57	33.96	40.24	37.74	4.91	6.61	4.21	4.41	5.30
Indianapolis MSA AA (2014)	4	1.03	21.88	0.00	20.80	33.33	23.61	33.33	33.71	33.34	2.70	2.99	2.38	1.59	4.17
Evansville MSA AA (2014)	0	0.00	11.25	0.00	12.01	0.00	24.64	0.00	52.10	0.00	0.38	7.14	0.00	0.00	0.00

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 328 home purchase loans in the Terre Haute MSA AA during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.7 percent of loans originated and purchased by bank in 2014.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA (2012-2014)	461	77.52	20.66	13.86	18.45	18.71	20.31	27.25	40.58	40.18	44.70	52.17	41.03	46.02	43.40									
Limited Review:																								
Combined non-MSA IN AAs (2014)	32	18.93	18.52	16.13	18.67	19.35	22.57	35.48	40.24	29.04	8.00	8.33	11.58	7.48	6.50									
Indianapolis MSA AA (2014)	6	3.55	21.88	0.00	20.80	50.00	23.61	0.00	33.71	50.00	8.75	9.09	10.00	4.76	10.71									
Evansville MSA AA (2014)	0	0.00	11.25	0.00	12.01	0.00	24.64	0.00	52.10	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 Peer Mortgage Data (USPR)
 ** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 131 home improvement loans within the Terre Haute MSA AA during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.
 *** Percentage of Families is based on the 2010 Census information.
 **** As a percentage of loans with borrower income information available. No information was available for 5.9 percent of loans originated and purchased by bank in 2014.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF INDIANA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Terre Haute MSA AA (2012-2014)	1,397	75.95	20.66	11.01	18.45	20.43	20.31	23.69	40.58	44.87	22.55	39.47	22.70	19.08	21.59									
Limited Review:																								
Combined non-MSA IN AAs (2014)	56	21.37	18.52	14.29	18.67	30.36	22.57	25.00	40.24	30.36	4.95	5.42	4.19	4.99	5.16									
Indianapolis MSA AA (2014)	7	2.67	21.88	0.00	12.01	66.67	23.61	0.00	52.11	33.33	1.42	4.26	0.67	1.24	1.46									
Evansville MSA AA (2014)	0	0.00	11.25	0.00	20.80	0.00	24.64	0.00	33.72	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 199 home mortgage refinance loans in 2014 within the Terre Haute MSA AA. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by bank in 2014.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF INDIANA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Terre Haute MSA AA (2012-2014)	1,395	65.06	68.81	66.16	72.04	16.42	11.54	29.90	45.10
Limited Review:									
Combined non-MSA IN AAs (2014)	211	30.98	70.30	67.30	72.99	13.74	13.27	14.71	23.49
Indianapolis MSA AA (2014)	27	3.96	72.19	92.59	88.89	11.11	0.00	15.33	28.46
Evansville MSA AA (2014)	0	0.00	75.55	0.00	0.00	0.00	0.00	0.24	0.45

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 443 small loans to businesses within the Terre Haute MSA AA, during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2014).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. Information was available for all reported small loans to businesses originated and purchased by the bank in 2014.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF INDIANA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Terre Haute MSA AA (2012-2014)	646	60.34	99.11	91.18	69.20	19.97	10.83	68.45	81.61
Limited Review:									
Combined non-MSA IN AAs (2014)	133	37.15	97.88	88.72	62.41	24.06	13.53	16.25	20.08
Indianapolis MSA AA (2014)	9	2.51	100.00	100.00	77.78	11.11	11.11	24.00	42.86
Evansville MSA AA (2014)	0	0.00	97.92	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. These percentages are based on 2014 numbers only. FFB originated 443 small loans to farms within the Terre Haute MSA AA, during 2014. As we analyzed the Terre Haute MSA AA for years 2012-2014, this AA's other data is for all three years.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2014).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. Information was available for all reported small loans to farms originated and purchased by the bank in 2014.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF INDIANA									
Evaluation Period: APRIL 3, 2012 – JULY 6, 2015									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Terre Haute MSA AA	1	976	57	1,788	58	2,764	46.54	0	0
Limited Review:									
Combined non-MSA IN AAs	0	0	6	1,217	6	1,217	20.49	0	0
Indianapolis MSA AA	0	0	1	350	1	350	5.89	0	0
Evansville MSA AA	0	0	1	1,608	1	1,608	27.08	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF INDIANA				Evaluation Period: APRIL 3, 2012 – JULY 6, 2015									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Terre Haute MSA AA	85.67	23	63.89	4.35	17.39	60.87	17.39	0	2	0	0	-2	0	10.30	12.58	55.44	21.68
Limited Review:																	
Combined non-MSA IN AAs	12.62	11	30.55	0.00	27.27	72.73	0.00	2	1	0	0	+1	0	0.00	15.88	65.71	18.41
Indianapolis MSA AA	1.48	1	2.78	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.23	80.77	0.00
Evansville MSA AA	0.23	1	2.78	0.00	0.00	0.00	100.00	1	0	0	0	+1	0	0.00	0.00	15.79	84.21

* 2010 U.S. Census Data

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: STATE OF INDIANA						Evaluation Period: APRIL 3, 2012 – JULY 6, 2015									
MA/Assessment Area:	Deposits	Branches						ATMs						Population*			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Terre Haute MSA AA	54.83	23	32.39	4.35	17.39	60.87	17.39	54	49.54	11.11	11.11	64.82	12.96	10.30	12.58	55.44	21.68
Limited Review:																	
Combined non-MSA IN AAs	8.08	11	15.49	0.00	27.27	72.73	0.00	11	10.09	0	54.55	45.45	0	0.00	15.88	65.71	18.41
Indianapolis MSA AA	0.94	1	1.41	0.00	0.00	100.00	0.00	1	0.92	0	0	100.00	0	0.00	19.23	80.77	0.00
Evansville MSA AA	0.15	1	1.41	0.00	0.00	0.00	100.00	1	0.92	0	0.00	0.00	100.00	0.00	0.00	15.79	84.21

* Population information is based upon 2010 U.S. Census

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF ILLINOIS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA *	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Combined non-MSA IL AAs	59.49	908	73,647	651	48,902	546	68,071	2	403	2,107	191,023	59.35
Limited Review:												
Danville MSA AA	20.13	359	24,305	282	19,648	67	5,917	5	122	713	49,992	21.36
Bloomington (IL) MSA AA	11.12	228	28,214	117	16,741	45	4,066	4	5,200	394	54,221	7.23
Champaign MSA AA	9.26	193	39,204	135	20,708	0	0	0	0	328	59,912	12.06

* Loan Data as of December 31, 2014. Rated area refers to state.

** The evaluation period for Community Development Loans is from April 3, 2012 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to the state.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014						Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Combined non-MSA IL AAs	342	58.17	0.17	0.00	15.96	14.33	78.34	78.65	5.53	7.02	4.90	0.00	5.38	4.88	4.03	
Limited Review:																
Danville MSA AA	128	21.77	2.49	1.56	22.63	20.31	52.33	38.28	22.55	39.85	7.74	0.00	4.63	7.12	11.17	
Bloomington (IL) MSA AA	53	9.01	0.65	0.00	13.66	7.55	58.03	66.04	27.66	26.41	0.42	0.00	0.91	0.40	0.30	
Champaign MSA AA	65	11.05	2.40	0.00	11.45	7.69	61.58	70.77	24.57	21.54	0.69	0.00	0.45	0.72	0.73	

* Based on 2013 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Combined non-MSA IL AAs	155	62.50	0.17	0.00	15.96	9.68	78.34	81.29	5.53	9.03	11.59	0.00	10.47	10.96	24.24
Limited Review:															
Danville MSA AA	58	23.39	2.49	0.00	22.63	29.31	52.33	44.83	22.55	25.86	12.07	0.00	32.00	11.54	2.44
Bloomington (IL) MSA AA	19	7.66	0.65	0.00	13.66	5.26	58.03	57.89	27.66	36.85	1.92	0.00	3.03	1.75	1.79
Champaign MSA AA	16	6.45	2.40	0.00	11.45	12.50	61.58	56.25	24.57	31.25	1.51	0.00	0.00	1.42	2.44

* Based on 2013 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Combined non-MSA IL AAs	410	49.16	0.17	0.00	15.96	10.00	78.34	80.73	5.53	9.27	4.85	0.00	4.03	4.87	6.29	
Limited Review:																
Danville MSA AA	170	20.38	2.49	2.35	22.63	18.82	52.33	40.59	22.55	38.24	6.69	11.11	6.62	5.59	8.46	
Bloomington (IL) MSA AA	150	17.99	0.65	0.00	13.66	9.33	58.03	66.00	27.66	24.67	1.19	0.00	0.55	1.54	0.72	
Champaign MSA AA	104	12.47	2.40	0.00	11.45	6.73	61.58	64.42	24.57	28.85	0.71	0.00	0.58	1.00	0.20	

* Based on 2013 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Combined non-MSA IL AAs	1	5.56	2.30	0.00	21.84	0.00	70.61	100.00	5.25	0.00	5.88	0.00	0.00	9.09	0.00	
Limited Review:																
Danville MSA AA	3	16.67	18.74	0.00	39.31	0.00	18.59	100.00	23.36	0.00	0.00	0.00	0.00	0.00	0.00	
Bloomington (IL) MSA AA	6	33.33	5.07	16.67	11.62	66.66	66.03	16.67	17.28	0.00	5.36	50.00	7.69	2.70	0.00	
Champaign MSA AA	8	44.44	33.05	25.00	22.61	0.00	31.94	37.50	12.40	37.50	4.00	2.70	0.00	0.00	20.00	

* Based on 2013 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of multi-family Units is the number of multi-family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multi-family loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Combined non-MSA IL AAs	651	55.16	1.56	0.46	23.03	21.20	70.13	68.82	5.28	9.52	6.07	2.86	6.57	6.11	12.10	
Limited Review:																
Danville MSA AA	282	23.90	3.05	1.06	31.35	30.14	46.33	45.39	19.27	23.41	14.45	4.55	11.58	17.05	17.65	
Bloomington (IL) MSA AA	117	9.92	5.46	5.98	9.62	16.24	64.31	58.12	20.04	19.66	1.94	2.70	5.06	1.78	1.31	
Champaign MSA AA	130	11.02	10.85	13.08	18.30	19.22	47.02	33.85	22.84	33.85	2.19	1.59	3.13	1.75	2.99	

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2014). Bloomington MSA AA has one NA tract that contains 0.57 percent of the AA businesses. Champaign MSA AA has two NA tracts with 0.99 percent of the AA businesses

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: STATE OF ILLINOIS															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Combined non-MSA IL AAs	546	82.98	0.00	0.00	5.67	2.01	88.88	91.03	5.45	6.96	17.51	0.00	6.52	17.15	48.48
Limited Review:															
Danville MSA AA	67	10.18	0.00	0.00	8.02	8.96	79.01	71.64	12.97	19.40	18.46	0.00	80.00	15.79	19.23
Bloomington (IL) MSA AA	45	6.84	0.48	0.00	3.27	0.00	80.27	100.00	15.98	0.00	2.74	0.00	0.00	2.86	0.00
Champaign MSA AA	0	0.00	2.07	0.00	4.82	0.00	82.66	0.00	10.45	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2014).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans***	% Families	% BANK Loans***	% Families***	% BANK Loans****	% Families**	% BANK Loans****						
Full Review:																
Combined non-MSA IL AAs	342	58.17	21.35	13.86	19.52	28.31	22.02	23.19	37.11	34.64	5.22	5.63	6.46	2.85	5.94	
Limited Review:																
Danville MSA AA	128	21.77	21.15	8.47	17.70	18.64	21.00	27.12	40.15	45.77	8.69	20.00	3.54	7.78	10.34	
Bloomington (IL) MSA AA	53	9.01	18.38	15.09	16.60	24.53	23.80	32.08	41.22	28.30	0.46	0.98	0.24	0.26	0.46	
Champaign MSA AA	65	11.05	21.54	11.48	17.43	26.23	21.06	26.23	39.97	36.08	0.70	1.09	0.85	0.47	0.65	

* Based on 2013 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.1 percent of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															
Geography: STATE OF ILLINOIS															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Combined non-MSA IL AAs	155	62.50	21.35	12.50	19.52	15.79	22.02	25.00	37.11	46.71	12.41	13.79	9.48	10.07	14.72
Limited Review:															
Danville MSA AA	58	23.39	21.15	10.71	17.70	16.07	21.00	17.86	40.15	55.36	12.96	28.57	0.00	9.76	16.25
Bloomington (IL) MSA AA	19	7.66	18.38	21.05	16.60	15.79	23.80	15.79	41.22	47.37	1.99	0.00	0.00	1.54	4.94
Champaign MSA AA	16	6.45	21.54	26.67	17.43	26.67	21.06	13.33	39.97	33.33	1.77	2.78	3.03	1.20	1.02

* Based on 2013 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.4 percent of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families**	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full Review:																
Combined non-MSA IL AAs	410	49.16	21.35	9.39	19.52	17.51	22.02	25.38	37.11	47.72	5.04	5.73	5.50	5.08	4.78	
Limited Review:																
Danville MSA AA	170	20.38	21.15	6.13	17.70	22.70	21.00	20.86	40.15	50.31	7.33	4.65	10.68	5.88	7.37	
Bloomington (IL) MSA AA	150	17.99	18.38	18.49	16.60	21.92	23.80	26.03	41.22	33.56	1.26	2.46	1.83	0.91	0.85	
Champaign MSA AA	104	12.47	21.54	11.76	17.43	13.73	21.06	20.59	39.97	53.92	0.80	0.67	1.21	0.57	0.78	

* Based on 2013 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5 percent of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Combined non-MSA IL AAs	651	54.94	69.53	74.96	84.95	7.68	7.37	6.07	10.24
Limited Review:									
Danville MSA AA	282	23.80	69.64	82.27	82.62	13.83	3.55	14.45	24.72
Bloomington (IL) MSA AA	117	9.87	69.48	75.21	67.52	13.68	18.80	1.94	3.16
Champaign MSA AA	135	11.39	67.58	74.07	63.70	15.56	20.74	2.19	4.04

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2014).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.19 percent of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Combined non-MSA IL AAs	546	82.98	99.32	88.46	54.40	31.87	13.74	17.51	23.00
Limited Review:									
Danville MSA AA	67	10.18	99.43	94.03	70.15	19.40	10.45	18.46	29.33
Bloomington (IL) MSA AA	45	6.84	98.55	97.78	68.89	24.44	6.67	2.74	3.83
Champaign MSA AA	0	0.00	97.93	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2014).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 1.06 percent of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF ILLINOIS									
Evaluation Period: APRIL 3, 2012 TO JULY 6, 2015									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Combined non-MSA IL AAs	3	888	5	3	8	891	10.37	0	0
Limited Review:									
Danville MSA AA	1	1,001	0	0	1	1,001	11.65	0	0
Bloomington (IL) MSA AA	0	0	5	5,226	5	5,226	60.82	0	0
Champaign MSA AA	0	0	1	1,474	1	1,474	17.16	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF ILLINOIS				Evaluation Period: APRIL3, 2012 TO JULY 6, 2015									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Combined Non-MSA IL AAs	59.35	20	57.14	5.00	50.00	20.00	15.00	0	2	0	-1	-1	0	0.40	17.22	77.22	5.16
Limited Review:																	
Danville MSA AA	21.36	7	20.00	0.00	42.86	42.86	14.28	0	0	0	0	0	0	4.35	28.26	48.27	19.12
Bloomington (IL) MSA AA	7.23	3	8.57	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	1.52	13.01	56.79	24.53
Champaign MSA AA	12.06	5	14.29	20.00	0.00	60.00	20.00	0	1	-1	0	0	0	11.70	15.37	48.65	19.91

* Population is based on 2010 U.S. Census. Bloomington MSA AA has one NA geography, with 4.15 percent of the AA's population residing in this census tract. Champaign MSA AA has two NA geographies, with 4.37 percent of the AA's population residing in these census tracts.

Institution ID: FIRST FINANCIAL BANK NA (1000000047)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: STATE OF ILLINOIS						Evaluation Period: APRIL3, 2012 TO JULY 6, 2015									
MA/Assessment Area:	Deposits	Branches						ATMs				Population*					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Combined Non-MSA IL AAs	21.37	20	28.17	5.00	50.00	20.00	15.00	24	22.02	4.16	50.00	33.33	12.51	0.40	17.22	77.22	5.16
Limited Review:																	
Danville MSA AA	7.69	7	4.23	0.00	42.86	42.86	14.28	8	7.34	0.00	50.00	37.50	12.50	4.35	28.26	48.27	19.12
Bloomington (IL) MSA AA	2.60	3	9.86	0.00	0.00	100.00	0.00	6	5.50	0.00	16.67	83.33	0.00	1.52	13.01	56.79	24.53
Champaign MSA AA	4.34	5	7.04	20.00	0.00	60.00	20.00	4	3.67	25.00	0.00	50.00	25.00	11.70	15.37	48.65	19.91

* Population is based on 2010 U.S. Census. Bloomington MSA AA has one NA geography, with 4.15 percent of the AA's population residing in this census tract. Champaign MSA AA has two NA geographies, with 4.37 percent of the AA's population residing in these census tracts.