



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Financial Bank, National Association
Charter Number: 47

One First Financial Plaza
Terre Haute, IN 47808-0000

Office of the Comptroller of the Currency

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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.

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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, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
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:

- First Financial Bank achieved excellent lending performance in the Terre Haute Metropolitan Statistical Area (MSA) and good performance in the combined Illinois non-MSA assessment area.
- Community development lending activity was positively considered in the Terre Haute MSA. The bank’s overall responsiveness is excellent given its size, lending capacity, and opportunities.
- First Financial Bank provided a poor level of qualified investments throughout their assessment areas. Current period investments consist of charitable contributions that address social service needs.
- The bank’s delivery systems are readily accessible to moderate-income geographies and to low- and moderate-income individuals. Bank personnel provided their financial expertise through participation in community development services in each rated area.

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 C.F.R. 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 \$2.2 billion interstate financial institution, headquartered in Terre Haute, Indiana. FFB is a wholly owned subsidiary of First Financial Corporation (FFC), which is also headquartered in Terre Haute, Indiana.

FFB is a full-service banking institution offering a wide range of products for individuals and businesses. Significant business lines include commercial lending, mortgage lending, consumer lending, trust services for individuals and corporations, correspondent banking activity, and cash management services. The institution's overall strategic plan includes three main components: provide services to meet individual and community needs, retain existing customers, and grow the correspondent banking department.

The following financial information is reported as of December 31, 2008: The loan portfolio totaled \$1.4 billion and was comprised of 39 percent commercial and commercial real estate loans, 31 percent residential real estate loans, 20 percent loans to consumers, 8 percent agriculture loans, and 2 percent other loans. Net loans represent 93 percent of total deposits and 64 percent of the bank's asset base. Tier 1 capital totaled \$280 million.

FFB operates 48 banking offices throughout its six assessment areas (AAs). The AAs consist of four metropolitan statistical areas (MSAs) in Terre Haute, Indianapolis, and Bloomington, Indiana, and Danville, Illinois, and two combined non-metropolitan areas in Indiana and Illinois.

In 2005, FFC merged the First Crawford State Bank of Robinson, Illinois and the First Community Bank of Olney, Illinois into FFB. FFB opened two full service branches in Vincennes, Indiana and Greencastle, Indiana in 2006.

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 an Outstanding rating on its last CRA evaluation dated January 3, 2006.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, including community development loans, is January 1, 2005 through December 31, 2007. Products reviewed in the lending test include home mortgage, small business, and small farm loans. We used 2007 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 assessment areas. Loan products are weighted based on the distribution of "reported" loans by number (i.e. small business, small farm, and home mortgage loans).

The evaluation period for the investment and service tests is January 1, 2005 through February 2, 2009.

We used deposit information, reported to the Federal Deposit Insurance Corporation annually, to determine the bank's deposit market share and market presence within its assessment areas. The most recent deposit information available is as of June 30, 2008.

Data Integrity

To assess the accuracy of the data, we 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 where the bank has an office, a sample of assessment areas within that state was selected for full-scope reviews. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected.

Ratings

The bank's overall rating is a blend of the state ratings. We weighted the bank's CRA performance in the Terre Haute, Indiana MSA most heavily because it represented approximately 73 percent of the bank's total deposit base, and 65 percent of reported loan originations during this evaluation period, and is where the bank's headquarters is located. The combined Illinois non-MSA AA, which represented approximately 16 percent of total deposits and 19 percent of loan originations, received the next highest weight.

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

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. A substantial majority of the bank's loans by number, 94 percent, are inside its assessment areas. By product type, 96 percent of home mortgage loans, 92 percent of small business loans, and 91 percent of small farm loans are originated to borrowers inside the bank's assessment areas. We viewed this as a positive characteristic in our analysis of lending performance.

Fair Lending or Other Illegal Credit Practices Review

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 Indiana¹: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Needs to Improve

The service test is rated: Outstanding

The major factors that support this rating include:

- The volume of lending in the state of Indiana is excellent. In the Terre Haute MSA, the geographic distribution of loans is excellent and the borrower distribution of loans is good.
- Community development lending is excellent and responsive to area credit needs. Community development lending had a positive impact on the bank's lending performance.
- The level of qualified investments is poor. Current period investments consist of charitable contributions, primarily to social service programs.
- Branch distribution is good and accessible to geographies and individuals of different income levels. Bank personnel provided a high level of community development services during this evaluation period.

Description of Institution's Operations in Indiana

FFB operates 36 branches and 136 ATMs within four assessment areas in the state of Indiana. The Indiana assessment areas include three MSAs: Terre Haute, Bloomington, and Indianapolis and one combined non-MSA AA (Knox and Parke Counties). Approximately 83 percent of the bank's total deposits and 78 percent of total loan originations, by number, are attributed to activity in the state of Indiana. Home mortgage loans are the primary credit product, representing 53 percent by number and 43 percent by dollar volume, of all loan originations in the state.

FFB ranks first in deposit market share among all financial institutions operating in its Indiana assessment areas. As of June 30, 2008, deposits in the state totaled \$1.3 million and represented approximately 41 percent of the market. Major competitors include Old National, with 18 percent of the market and Fifth Third, with 10 percent of the market.

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Indiana

We evaluated the bank's performance in the state of Indiana by performing a full-scope review in the Terre Haute MSA and limited-scope reviews in the Bloomington MSA, the Indianapolis MSA, and the combined Indiana non-MSA AAs. The state rating is primarily based on the performance in the Terre Haute MSA. The Terre Haute MSA represents 88 percent of deposits, and 84 percent of loan originations in the state. FFB operates 26 branch offices and 74 ATMs in the Terre Haute MSA. The primary business focus in the MSA is home mortgage lending followed closely by loans to small businesses. As of June 30, 2008, FFB ranked first in deposit market share among ten financial institutions with a presence in the Terre Haute MSA. Bank deposits total approximately \$1.1 million, and represent 49 percent of area deposits.

We conducted one community contact in the Terre Haute MSA with an area community action group who identified affordable housing and job creation as the primary needs of this area. Additionally, contextual research identified revitalization and redevelopment needs in this market.

Refer to the performance tables in Appendix A for additional information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Indiana is rated Outstanding. Based on a full-scope review, the bank's performance in the Terre Haute MSA is excellent.

Lending Activity

The volume of lending in the Terre Haute MSA is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. FFB is the leading lender in this market for all reported loan types. In home mortgage lending, the bank ranks first with 18.5 percent of the market. The bank also ranks first in small business and small farm lending with 19.5 percent of the market. In the Terre Haute MSA, home mortgage loans account for 57 percent of total reported loans and, therefore, received the greatest weight in the analysis. Small loans to businesses account for 23 percent, and small loans to farms account for 10 percent of total reported loans. An analysis of multi-family property lending is not meaningful since this loan type represents less than one percent of reported loans.

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 in moderate-income geographies is excellent. There are no low-income geographies in the Terre Haute MSA.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 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 and purchases.

The geographic distribution of home mortgage loans in the moderate income geographies is excellent. The percent of home purchase and home improvement loans exceeds the percentage of owner-occupied units in the moderate income geographies. For home refinance loans, the percent of loans is good in comparison to the percentage of owner-occupied units. The bank ranks first in overall market share for all home mortgage products and first in market share in moderate-income geographies.

Small Loans to Businesses

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 originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses in moderate income geographies is excellent. The percent of small loans to businesses exceeds the percentage of businesses in those geographies. The bank ranks second in overall market share for small loans to businesses, and market share in moderate-income geographies exceeds their overall market share.

Small Loans to Farms

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 originations and purchases of small loans to farms.

The geographic distribution and market share of small loans to farms is adequate. While the bank's performance is below the demographic comparator, of the 698 farms in the MSA, only 24 are located in moderate-income geographies, which limits opportunities to originate these types of loans. The bank ranks first in small farm lending among all reporting lenders in the Terre Haute MSA.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps in moderate-income areas. We did not identify any conspicuous lending gaps in the Terre Haute MSA.

Inside/Outside Ratio

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

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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.

The distribution of home mortgage loans to moderate-income borrowers is excellent. The percent of home purchase, home improvement, and home refinance loans exceeds the percentage of moderate-income families in the assessment area. The bank ranks first in overall market share and in market share to moderate-income borrowers for all home mortgage products. Market share among moderate-income borrowers exceeds the overall market share for home purchase loans, but is lower than the overall market share for home improvement and home refinance loans.

The distribution of home mortgage loans to low-income borrowers is good. Although the percent of loans to low-income borrowers is less than the demographic comparator, performance is considered good given a nine percent family poverty rate in the Terre Haute MSA. The bank ranks first in market share to low-income borrowers in home improvement and home refinance products, and second in home purchase products. Market share of home refinance to low-income borrowers exceeds the overall market share, and home purchase and home improvement loans to low-income borrowers is below the overall market share.

Small Loans to Businesses

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.

The borrower distribution of small loans to businesses is good. The percent of loans to businesses with revenues of \$1 million or less is somewhat lower than the percentage of businesses with revenues of \$1 million or less in the Terre Haute MSA. The bank ranks second in overall market share for small loans to businesses, and first in market share to businesses with revenues of \$1 million or less. Market share to businesses with revenues of \$1 million or less is substantially greater than the overall market share.

Small Loans to Farms

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 businesses.

The borrower distribution of small loans to farms is excellent. Loans to farms with revenues of \$1 million or less is near to the percentage of small farms with revenues of \$1 million or less in the Terre Haute MSA. The bank ranks first in overall market share and market share to farms with revenues of \$1 million or less. Market share to small farms with revenues of \$1 million or less is greater than the overall market share.

Community Development Lending

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 loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

Community development lending in the Terre Haute MSA is excellent given the volume of loans and responsiveness to the area's identified credit needs of affordable housing and revitalization efforts. Community development lending had a positive impact on the bank's overall lending performance. The bank originated 17 community development loans, totaling \$28 million, including:

- Three loans totaling \$19 million that revitalize or stabilize moderate income geographies;
- One loan participation totaling \$3.8 million for redevelopment activities in downtown Terre Haute;
- Six loans totaling \$2.9 million that provide affordable housing to low- and moderate-income individuals;
- Six loans totaling \$1.8 million that provide services to low- and moderate-income individuals; and
- One loan totaling \$250 thousand that promotes economic development through the financing of a small business.

Product Innovation and Flexibility

The bank offers various home mortgage loan programs with flexible features to help meet the needs of the assessment area. These include the USDA Fixed-Rate Homebuyers and the Home Possible loan programs. These loan products are targeted to low- and moderate-income borrowers and feature low down payment and other flexible underwriting features. The number and dollar amount of loans originated under these programs is included in the totals for home mortgage loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Indianapolis MSA is not inconsistent with the bank's overall Outstanding performance under the lending test in the state of Indiana. In the Bloomington MSA and the combined Indiana non-MSA AA, performance is weaker than the bank's overall performance in the state. Performance is weaker due to the geographic distribution of loans. In the Bloomington MSA, the percent of small loans to farms is substantially lower than the percentage of small farms in moderate-income geographies. In addition, the percentage of home purchase and home refinance loans is lower than the percentage of owner-occupied units in moderate-income geographies. In the combined Indiana Non-MSA, the geographic distribution among all loan types is substantially lower than the demographics for this assessment area. Weaker performance did not detract from the banks overall lending test performance. Refer to Tables 1 through 13 in the state of Indiana section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Indiana is rated Needs to Improve. Based on a full-scope review, the bank's performance in the Terre Haute MSA is poor. Refer to Table 14 in appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The number and dollar volume of FFB's qualified investments is inadequate based on the opportunities to make investments in the Terre Haute MSA. The bank provided 18 qualified investments totaling \$146 thousand during the evaluation period. The bank's qualified investments consist of charitable contributions used to fund food and shelter to low-and-moderate income individuals, rehabilitation services to at-risk children, and wellness and human development services.

The bank's qualified investments do not adequately address the needs identified within the assessment area. The majority of the bank's investments fund community development services targeted to low-and-moderate income individuals; however, the primary need was identified as affordable housing for low-and-moderate income individuals, revitalization and redevelopment, and permanent job creation.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bloomington MSA, the Indianapolis MSA, and the combined Indiana non-MSA AA is not inconsistent with its overall poor performance in the state. Further, the bank made no qualified investments in the Bloomington MSA or the Indianapolis MSA. Refer to Table 14 in appendix D for the facts and data to support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Indiana is rated Outstanding. Based on a full-scope review, the bank's performance in the Terre Haute MSA is excellent.

Retail Banking Services

FFB's delivery systems are accessible to geographies and individuals of different income levels in the Terre Haute MSA. The level of community development services provided by bank staff is good. 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.

The Terre Haute MSA does not have any low-income geographies. The percent of branches in moderate-income tracts is less than the percentage of the population residing in those tracts. However, all moderate-income tracts located in the Terre Haute MSA are adjacent to middle- and upper-income tracts where full-service branches are accessible. Additionally, full-service ATMs are disbursed throughout the assessment area, including moderate-income census tracts. FFB has not opened or closed any branches in the assessment area during the evaluation period.

There is no material differences in services offered at branch locations. Banking hours do not vary in a way that inconveniences its assessment area, particularly the moderate-income geographies or low- to moderate-income individuals. Drive-up facilities offer extended hours on Friday and Saturday, and ATMs offer 24-hour service.

In addition to the bank's ATM network, FFB offers a variety of alternative delivery systems including telephone banking, computer banking, text-message banking, and bank by mail. However, the bank does not monitor the use of these systems by low- and moderate-income individuals. As a result, we did not place significant weight on these systems to reach conclusions on FFB's performance under the Service Test.

Community Development Services

FFB provided a good level of community development services in the Terre Haute MSA. Approximately 60 bank employees provided their financial expertise to 28 organizations that promote community development initiatives in the assessment area. This includes affordable housing programs for low- and moderate-income individuals and families, services targeted to low- and moderate income individuals, economic development initiatives, and programs that assist in revitalizing and stabilizing the assessment area. Examples of organizations that provide affordable housing to low- and moderate-income individuals and families include the Terre Haute Housing Authority and Habitat for Humanity. Staff members also provide housing related and credit counseling through the local Home Buyers Education Program and Homeowners Preservation Seminars. In addition to providing financial expertise, the bank sponsored three affordable housing programs through the Federal Home Loan Bank of Indianapolis.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the combined Indiana non-MSA AA is not inconsistent with the bank's overall Outstanding performance under the service test in Indiana. In the Bloomington MSA and the Indianapolis MSA, the bank's performance is weaker than the bank's overall performance in the state. Performance is considered weaker because there is limited service availability to the moderate-income geographies; however, over 70 percent of the population live in the middle-income geographies in these assessment areas. FFB's small presence in these assessment areas is given very little weight and does not detract from its overall excellent performance under the service test. 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 Illinois²: Satisfactory

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

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

The service test is rated: **Outstanding**

The major factors that support this rating include:

- Lending volume in the state of Illinois is good. In the combined Illinois non-MSA AA, borrower distribution is excellent and the geographic distribution is good.
- The number and amount of qualified investments is poor based on available opportunities and the financial capacity of the bank.
- Branch distribution is excellent and readily accessible to geographies and individuals of different income levels. Bank personnel provided a good level of community development services during this evaluation period.

Description of Institution's Operations in Illinois

FFB operates 12 branches and 14 ATMs within two assessment areas in the state of Illinois. The Illinois assessment areas include the combined non-MSA AA (Clark, Coles, Crawford, Jasper, Lawrence, Richland, Vermilion, and Wayne Counties) and the Danville, Illinois MSA. Approximately 17 percent of the bank's total deposits and 22 percent of loan originations, by number, are attributed to activity in the state of Illinois. Home mortgage loans and small loans to businesses are the primary credit products, representing 38 and 34 percent by number respectively and 59 and 53 percent by dollar volume respectively, of all loan originations in the state.

FFB ranks second in deposit market share among all financial institutions operating in its Illinois assessment areas. As of June 30, 2008, deposits in the state totaled \$274 million and represented approximately six percent of the market. Major competitors include First Mid Illinois Bancshares with nine percent of the market share and Old National Bank with approximately six percent of the market share.

Refer to the market profiles for the state of Illinois in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Illinois

We evaluated the bank's performance in the state of Illinois by performing a full-scope review in the combined Illinois non-MSA AA, and a limited-scope review in the Danville, Illinois MSA. The state rating is primarily based on the performance in the combined Illinois non-MSA AA, which represents 92 percent of deposits and 85 percent of loan originations in the state. FFB operates 11 branch offices and 14 ATMs in this assessment area. The primary business focus in this assessment area is home mortgage lending and small loans to businesses. As of June 30, 2008, FFB ranked second in deposit market share among 35 financial institutions with a presence in this assessment area. The bank's deposits totaled approximately \$252 million and represented approximately eight percent of area deposits.

We reviewed one community contact that was previously performed in the combined Illinois non-MSA AA. Primary credit needs identified included affordable housing for low- to moderate-income families and individuals.

Refer to the performance tables in Appendix A for additional information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is rated High Satisfactory. Based on a full-scope review, performance in the combined Illinois non-MSA AA is good.

Lending Activity

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.

The volume of lending in the combined Illinois non-MSA AA is good. Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. FFB is one of the top ranking lenders in this market for all reported loan types. In home mortgage lending, the bank ranks second in overall market share, and in small business and small farm lending the bank ranks sixth in overall market share. In the combined Illinois non-MSA AA, home mortgage loans account for 39 percent of total reported loans and therefore received the greatest weight in the analysis. Small loans to businesses account for 32 percent, and small loans to farms account for 29 percent of total reported loans. An analysis of multi-family property lending is not meaningful since this loan type is a negligible portion of reported loans in the assessment area.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in moderate-income geographies is good. There are no low-income geographies in the combined Illinois non-MSA AA.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 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 loan originations and purchases.

The geographic distribution of home mortgage loans in the moderate-income geographies is excellent. The percent of home purchase, home improvement, and home refinance loans originated and purchased exceeds the percentage of owner-occupied units in the moderate-income geographies. Based on overall market share, the bank ranks second in home improvement lending and third in home purchase and home refinance lending. Among moderate-income geographies, the bank ranks second in home purchase and home refinance lending and fourth in home improvement lending. Performance in moderate-income geographies for all products exceeds the overall market share.

Small Loans to Businesses

Refer to Table 6 in the state of Illinois section of 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.

The geographic distribution of small loans to businesses in moderate-income geographies is good. The percent of small loans to businesses is near to the percentage of businesses in those geographies. The bank ranks ninth in overall market share for small loans to businesses. However, the market is dominated by nation-wide credit card and finance companies that provide an array of small business loan options. The bank's market share in moderate-income geographies exceeds their overall market share.

Small Loans to Farms

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 originations and purchases of small loans to farms.

The geographic distribution of small loans to farms is poor. Although the percent of farms in moderate-income geographies is minimal, the bank did not penetrate these geographies during the evaluation period. While performance is poor in moderate-income geographies, the bank ranks second in overall small farm lending among all reporting lenders in the combined Illinois non-MSA AA.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous lending gaps in the Illinois non-MSA AA.

Inside/Outside Ratio

We performed an analysis of the inside-outside ratio at the bank level. A substantial majority of the bank's loans were inside its assessment area. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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.

The distribution of home mortgage loans to moderate-income borrowers is excellent. The percent of home purchase and home improvement loans exceeds the percentage of moderate-income families in the assessment area, and home refinance loans substantially meet the percentage of moderate-income families in the assessment area. Based on market share to moderate-income borrowers, the bank ranks first in home purchase loans and second in home improvement and home refinance loans. Market share among moderate-income borrowers exceeds the overall market share for all home mortgage loan types.

The distribution of home mortgage loans to low-income borrowers is good. Although the percent of loans to low-income borrowers is less than the demographic comparator, performance is considered good given an eight percent family poverty rate in the combined Illinois non-MSA AA. The bank ranks first in market share to low-income borrowers for home purchase and home improvement loans and third for home refinance loans. Market share to low-income borrowers exceeds the bank's overall market shares for all home mortgage loan types.

Small Loans to Businesses

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 origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The percent of loans to businesses with revenues of \$1 million or less exceeds the number of such businesses in the assessment area. The bank ranks ninth in overall market share for small loans to businesses and fifth in market share to businesses with revenues of \$1 million or less. Market share to businesses with revenues of \$1 million or less is substantially greater than its overall market share.

Small Loans to Farms

Refer to Table 12 in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to farms is excellent. Loans to farms with revenues of \$1 million or less is near to the percentage of small farms in the combined Illinois non-MSA AA. The bank ranks second in overall market share and market share to farms with revenues of \$1 million or less. Market share to small farms with revenues of \$1 million or less exceeds the overall market share.

Community Development Lending

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 level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

Community development lending performance in the combined Illinois non-MSA AA is adequate and has a neutral impact on the lending test rating. The bank originated two community development loans totaling \$2.3 million. The largest loan is a \$2 million line of credit used to revitalize and stabilize a distressed non-metropolitan middle-income geography.

Product Innovation and Flexibility

The flexible home loan products described in the state of Indiana section of this evaluation are also available to consumers in the state of Illinois.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Danville MSA is not inconsistent with the bank's overall High Satisfactory performance in Illinois. Refer to Tables 1 through 13 in the State of Illinois section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Illinois is rated Needs to Improve. Based on a full-scope review, the bank's performance in the combined Illinois non-MSA AA is poor. Refer to Table 14 in appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The number and dollar volume of FFB's qualified investments is inadequate based on the opportunities to make investments in the assessment area. The bank provided two charitable contributions totaling \$55 thousand during the evaluation period. Additionally, the bank continues to hold a \$2 thousand prior period investment in an Economic Development Corporation.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the Danville MSA is not inconsistent with the bank's overall poor performance in the state. The bank originated no qualified investments in the Danville MSA during the evaluation period. Refer to Table 14 in appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Illinois is rated Outstanding. Based on a full-scope reviews, the bank's performance in the combined Illinois non-MSA AA is excellent.

Retail Banking Services

FFB's delivery systems are readily accessible to geographies and individuals of different income levels in the combined Illinois non-MSA AA. The level of community development services provided by bank staff is good. 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.

The bank operates 11 branches in the combined Illinois non-MSA AA. There are no low-income geographies in this assessment area. The number of branches in moderate-income tracts exceeds the percentage of population residing in those tracts. Additionally, full-service ATMs are disbursed throughout the assessment area, including moderate-income census tracts. FFB has not opened or closed any branches in the assessment area during the evaluation period.

There is no material differences in services offered at branch locations. Banking hours do not vary in a way that inconveniences its assessment area, particularly moderate-income geographies or to low- and moderate-income individuals. Drive-up facilities offer extended hours on Friday and Saturday, and ATMs offer 24-hour service.

In addition to the bank's ATM network, FFB offers a variety of additional alternative delivery systems including telephone banking, computer banking, text-message banking, and bank by mail. However, the bank does not monitor the use of these systems by low- and moderate-income persons. As a result, we did not place significant weight on these systems to reach conclusions on FFB's performance under the Service Test.

Community Development Services

FFB provided a good level of community development services in the combined Illinois non-MSA AA. Approximately 20 bank employees provided their financial expertise to 11 organizations that promote community development initiatives in the assessment area. This includes affordable housing programs for low- and moderate-income individuals and families, services targeted to low- and moderate income individuals, economic development initiatives, and programs that assist in revitalizing and stabilizing the assessment area. Examples of organizations that provide affordable housing to low- and moderate-income individuals and families include the Southeastern Residential Organization and Habitat for Humanity. Staff members also provide housing related and credit counseling through the local Homeowners Preservation Seminars and teach finance and budgeting through a program entitled Welcome to the Real World.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the service test in the Danville Illinois MSA is weaker than the bank's overall Outstanding performance in Illinois. Performance is considered weaker because there is limited service availability to the moderate-income geographies; however, over 70 percent of the population lives in the middle-income geographies in these assessment areas. FFB's small presence in this assessment area is given very little weight and does not detract from its overall excellent performance under the service test. 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 (including Community Development Loans): January 1, 2005 to December 31, 2007 Investment and Service Tests: January 1, 2005 to February 2, 2009	
Financial Institution	Products Reviewed	
First Financial Bank, National Association (FFB) Terre Haute, Indiana	Home Mortgage, Small Business, Small Farm, and Community Development Loan Data; Qualified Investments; Retail and Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Indiana Terre Haute MSA Bloomington MSA Indianapolis MSA Combined non-MSA	Full-Scope Limited-Scope Limited-Scope Limited Scope	Clay, Sullivan, Vermillion, and Vigo Counties Greene County Putnam County Knox and Parke Counties
State of Illinois Combined non-MSA	Full-Scope	Clark, Coles, Crawford, Cumberland, Edgar, Jasper, Lawrence, Richland, and Wayne Counties
Danville MSA	Limited-Scope	Vermilion County census tracts 1-11, 105, 106, 107.01, 107.02, 109, 110, and 111

Appendix B: Summary of State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank and State Ratings
First Financial Bank, NA	Outstanding	Needs to Improve	Outstanding	Satisfactory
State:				
State of Indiana	Outstanding	Needs to Improve	Outstanding	Satisfactory
State of Illinois	High Satisfactory	Needs to Improve	Outstanding	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, Indiana MSA #45460

Demographic Information for Full-Scope Area: Terre Haute MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	NA	23.91	56.52	17.39	2.17
Population by Geography	170,943	NA	18.00	59.28	20.95	1.76
Owner-Occupied Housing by Geography	72,509	NA	13.61	64.40	21.99	NA
Businesses by Geography	10,297	NA	17.39	62.47	19.20	0.93
Farms by Geography	689	NA	3.34	76.78	19.88	NA
Family Distribution by Income Level	43,935	19.05	18.80	23.41	38.75	NA
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,628	NA	25.28	60.55	14.17	NA
Median Family Income		Median Housing Value				\$68,84
HUD Adjusted Median Family Income for 2008	\$42,807	Unemployment Rate (December 2008)				8.5%
Households Below the Poverty Level	\$48,300					
	12.93%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2008 HUD updated MFI, and the Bureau of Labor Statistics.

The Terre Haute assessment area consists of the entire Terre Haute, Indiana MSA. The assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

Economic conditions in the assessment area are declining. The December 2008 unemployment rate in the Terre Haute MSA of 8.5 percent is higher than the state rate of 8.2 percent and the national rate of 7.2 percent for the same period. One of the assessment area's largest employers, Pfizer Corporation, closed their operations in January 2008, which resulted in a loss of 660 jobs. It is expected that this loss of jobs will weaken the areas already sluggish housing market and that the "ripple effect" will spread to other sectors of the economy (automobile, furniture, and other goods).

Retail trade, services, public administration, transportation, and communication are the major employment industries in the assessment area. Some of the major employers in the assessment area include: Maternal Health Care, Union Hospital Health Group, BMG Direct, Indiana State and DePauw Universities, IAC, Sony Digital, Air National Guard, Bemis Polyurethane, US Federal Correctional Complex, and the Terre Haute Regional Hospital. In addition to Indiana State and DePauw Universities, the Terre Haute MSA is also home to Ivy Tech, Rose Hulman, and Saint Mary of the Woods colleges. These universities are a major

source of economic activity through their purchase of goods and services from regional suppliers and the salaries they pay to the local workforce. They also play a vital role in providing a skilled and educated workforce. Additionally, they make important public service, cultural, and community contributions to the Terre Haute region. The ability of these universities to continue to obtain government funding will be vitally important to their stability and the stability of the Terre Haute area as a whole.

Community contact and contextual research identified affordable housing, revitalization, and permanent job creation as primary needs for this area. Opportunities to participate in community development activities are available in this assessment area.

State of Illinois

Illinois Combined Non-MSA

Demographic Information for Full-Scope Area: Illinois Combined Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	48	0	8.33	89.58	2.08	0
Population by Geography	180,482	0	5.56	92.25	2.19	0
Owner-Occupied Housing by Geography	79,582	0	4.42	93.31	2.27	0
Businesses by Geography	12,534	0	8.66	89.89	1.45	0
Farms by Geography	1,915	0	2.66	96.76	.57	0
Family Distribution by Income Level	47,671	19.31	20.64	24.13	35.91	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	19,046	0	7.00	92.00	1.00	0
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below the Poverty Level	\$42,200 \$51,900 13.70%	Median Housing Value Unemployment Rate (December 2008)				\$61,163 7.4%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2008 HUD updated MFI, and the Bureau of Labor Statistics.

The combined Illinois non-MSA AA consists of nine counties in central Illinois (Clark, Coles, Crawford, Cumberland, Edgar, Jasper, Lawrence, Richland, and Wayne). The assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

Economic conditions in the assessment area are declining. The November 2008 unemployment rate in the combined Illinois Non-MSA of 7.4 percent is similar to the state rate of 7.6 percent and the national rate of 7.2 percent for the same period.

Retail trade, services, and public administration, transportation, and communication are the major employment industries in the assessment area. Healthcare has been identified as the fastest growing sector of the local economy, with Sara Bush Lincoln Health Care, Crawford Memorial Hospital, Lawrence Community Health Care, Lawrence County Memorial Hospital, and Blue Cross/Blue Shield being some of the areas largest employers. Additional major employers in the assessment area include: Schools and Colleges (Community School Districts, Eastern Illinois University, Lakeland College, Olney Community College, and Richland Community College); Manufacturing (R.R. Donnelly, General Electric, Blaw Knox, Ampad, Kal Kan, Orion Industries, and Rub R Tek); and Retail (Wal-Mart and Illinois Consolidated Telephone Company).

Agriculture plays an important role in the combined Illinois Non-MSA AA. While corn and soybean, as well as land prices, have seen an increase in the previous twelve months, the market is declining as the demand for ethanol is diminishing due to decreasing oil prices. Land values have recently decreased and the agriculture market is expected to continue to decline. It is anticipated that area banks will be impacted, as local farmers will need additional operating capital to sustain future operations as their profit margins continue to shrink.

We reviewed one recent community contact performed in the combined Illinois Non-MSA AA. Credit needs identified include: affordable housing (rental and first time homebuyers) and funding for foreclosure prevention programs, including hiring of counselors. Additional needs include participation in providing technical assistance for small businesses, participation in revolving loan funds for small businesses, and funding for new small businesses (participation in micro loan pools). Opportunities to participate in community development activities are available in this assessment area.

Appendix D: Tables of Performance Data

Content of Standardized 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/assessment area. 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 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 is 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 is 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/assessment area. 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/assessment area.

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.

Table 1. Lending Volume

LENDING VOLUME		Geography: INDIANA & ILLINOIS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007				
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
State of Indiana												
Terre Haute MSA (FS)	83.09	3,704	248,889	2,098	223,884	674	50,595	17	27,997	6,493	551,365	87.83
Bloomington MSA (LS)	2.67	79	4,994	60	4,992	70	5,186	0	0	209	15,172	1.89
Indianapolis MSA (LS)	1.72	44	4,233	76	10,699	14	960	0	0	134	15,892	0.41
Combined Non MSA (LS)	12.52	350	23,770	372	32,167	253	19,975	3	556	978	76,468	9.87
State of Illinois												
Combined Non MSA (FS)	85.31	720	45,932	605	37,535	537	32,032	2	2,347	1,864	117,846	92.21
Danville MSA (LS)	14.69	102	5,303	143	7,952	76	3,778	0	0	321	17,033	7.79

(FS = Full Scope; LS = Limited Scope)

* Loan Data as of December 31, 2007. Rated area refers to the state rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2007.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA & ILLINOIS								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007					
MSA/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
State of Indiana															
Terre Haute MSA (FS)	1,687	89.64	NA	NA	13.61	14.88	64.40	56.97	21.99	28.16	17.38	NA	16.33	18.96	14.76
Bloomington MSA (LS)	40	2.18	NA	NA	27.51	21.95	72.49	78.05	NA	NA	2.96	NA	2.02	3.30	NA
Indianapolis MSA (LS)	19	1.01	NA	NA	28.95	50.00	71.05	50.00	NA	NA	2.16	NA	3.16	1.84	NA
Combined Non MSA (LS)	135	7.17	NA	NA	23.72	9.63	76.28	90.37	NA	NA	7.02	NA	4.32	7.99	NA
State of Illinois															
Combined Non MSA (FS)	369	90.00	NA	NA	4.42	4.88	93.31	94.58	2.27	0.54	8.80	NA	9.33	9.18	0.00
Danville MSA (LS)	41	10.00	NA	NA	12.34	7.32	72.42	90.24	15.24	2.44	1.93	NA	2.90	2.40	0.00

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MSA/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 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA & ILLINOIS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007						
MSA/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
State of Indiana															
Terre Haute MSA (FS)	869	88.67	NA	NA	13.61	14.04	64.40	63.52	21.99	22.44	34.95	NA	32.39	35.75	34.11
Bloomington MSA (LS)	15	1.53	NA	NA	27.51	53.33	72.49	46.67	NA	NA	4.21	NA	6.45	3.13	NA
Indianapolis MSA (LS)	4	0.41	NA	NA	28.95	25.00	71.05	75.00	NA	NA	0.70	NA	0.00	1.10	NA
Combined Non MSA (LS)	92	9.39	NA	NA	23.72	7.61	76.28	92.39	NA	NA	14.12	NA	8.89	16.00	NA
State of Illinois															
Combined Non MSA (FS)	135	91.84	NA	NA	4.42	8.89	93.31	91.11	2.27	0.00	12.17	NA	15.38	12.21	0.00
Danville MSA (LS)	12	8.16	NA	NA	12.34	8.33	72.42	91.67	15.24	0.00	3.21	NA	0.00	4.55	0.00

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MSA/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 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA & ILLINOIS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007					Market Share (%) by Geography*				
MSA/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						
State of Indiana																
Terre Haute MSA (FS)	1,130	87.26	NA	NA	13.61	10.97	64.40	63.01	21.99	26.02	15.87	NA	16.77	15.17	17.25	
Bloomington MSA (LS)	22	1.70	NA	NA	27.51	9.09	72.49	90.91	NA	NA	2.09	NA	0.84	2.50	NA	
Indianapolis MSA (LS)	21	1.62	NA	NA	28.95	19.05	71.05	80.95	NA	NA	1.92	NA	1.55	2.04	NA	
Combined Non MSA (LS)	122	9.42	NA	NA	23.72	2.46	76.28	97.54	NA	NA	5.44	NA	1.30	6.47	NA	
State of Illinois																
Combined Non MSA (FS)	214	81.37	NA	NA	4.42	8.41	93.31	91.12	2.27	0.47	6.34	NA	8.77	6.37	0.00	
Danville MSA (LS)	49	18.63	NA	NA	12.34	20.41	72.42	75.51	15.24	4.08	3.13	NA	3.90	3.58	0.87	

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** Home refinance loans originated and purchased in the MSA/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 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: INDIANA & ILLINOIS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007									
MSA/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	% MF Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
State of Indiana																	
Terre Haute MSA (FS)	18	85.71	NA	NA	35.37	50.00	39.85	27.78	24.78	22.22	46.67	NA	100.00	25.00	33.33		
Bloomington MSA (LS)	2	9.52	NA	NA	47.35	100.00	52.65	0.00	NA	NA	0.00	NA	0.00	0.00	NA		
Indianapolis MSA (LS)	0	0.00	NA	NA	11.35	0.00	88.65	0.00	NA	NA	0.00	NA	0.00	0.00	NA		
Combined Non MSA (LS)	1	4.77	NA	NA	56.04	0.00	43.96	100.00	NA	NA	11.11	NA	0.00	20.00	NA		
State of Illinois																	
Combined Non MSA (FS)	2	100.00	NA	NA	19.46	0.00	76.82	100.00	3.72	0.00	25.00	NA	0.00	33.33	0.00		
Danville MSA (LS)	0	100.00	NA	NA	46.54	0.00	49.61	0.00	3.85	0.00	0.00	NA	0.00	0.00	0.00		

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** Multi-family loans originated and purchased in the MSA/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 2000 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: INDIANA & ILLINOIS						Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007						
MSA/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 Biz ***	% Bank Loans	% of Biz***	% Bank Loans	% of Biz***	% Bank Loans	% of Biz***	% Bank Loans	Overall	Low	Mod	Mid	Upp
State of Indiana															
Terre Haute MSA (FS)	2,098	80.51	NA	NA	17.67	19.49	62.36	59.96	19.04	20.54	16.05	NA	20.84	15.82	15.08
Bloomington MSA (LS)	60	2.30	NA	NA	52.03	58.33	47.97	41.67	NA	NA	3.63	NA	4.26	3.96	NA
Indianapolis MSA (LS)	76	2.92	NA	NA	25.82	27.63	74.18	72.37	NA	NA	7.59	NA	6.12	8.87	NA
Combined Non MSA (LS)	372	14.27	NA	NA	33.73	6.99	66.27	93.01	NA	NA	10.50	NA	4.33	13.11	NA
State of Illinois															
Combined Non MSA (FS)	605	80.88	NA	NA	8.71	7.93	89.80	92.07	1.49	0.00	4.24	NA	5.28	4.54	0.00
Danville MSA (LS)	143	19.12	NA	NA	30.27	23.08	62.26	69.93	7.47	6.99	2.58	NA	4.37	2.37	2.47

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2007).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: INDIANA & ILLINOIS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007				
MSA/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***	% Loans	Overall	Low	Mod	Mid	Upp					
State of Indiana																				
Terre Haute MSA (FS)	674	66.68	NA	NA	3.14	0.30	77.28	76.11	19.58	23.59	58.18	NA	50.00	55.21	75.81					
Bloomington MSA (LS)	70	6.92	NA	NA	52.03	7.14	47.97	92.86	NA	NA	35.29	NA	20.00	45.10	NA					
Indianapolis MSA (LS)	14	1.38	NA	NA	35.86	42.86	64.14	57.14	NA	NA	30.56	NA	28.57	31.82	NA					
Combined Non MSA (LS)	253	25.02	NA	NA	7.13	0.00	92.87	100.00	NA	NA	36.25	NA	0.00	34.85	NA					
State of Illinois																				
Combined Non MSA (FS)	537	87.60	NA	NA	2.61	0.00	96.81	100.00	0.58	0.00	18.68	NA	0.00	18.80	0.00					
Danville MSA (LS)	76	12.40	NA	NA	3.08	42.11	91.28	57.89	5.64	0.00	11.31	NA	0.00	14.96	0.00					

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2007).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA & ILLINOIS								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007					
MSA/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
State of Indiana															
Terre Haute MSA (FS)	1,687	89.64	19.05	8.34	18.80	22.67	23.41	25.80	38.75	43.19	18.13	11.90	18.52	17.80	19.84
Bloomington MSA (LS)	40	2.18	22.26	17.07	22.44	26.83	23.36	39.02	31.94	17.07	3.22	2.04	0.96	6.52	3.09
Indianapolis MSA (LS)	19	1.01	24.54	10.53	23.73	36.84	27.40	31.58	24.32	21.05	2.10	1.06	3.47	1.88	1.38
Combined Non MSA (LS)	135	7.17	23.19	11.85	20.26	22.22	23.99	24.44	32.56	41.49	7.97	5.19	6.88	5.37	11.76
State of Illinois															
Combined Non MSA (FS)	369	90.00	19.31	13.52	20.64	26.48	24.13	27.61	35.91	32.39	10.42	11.11	11.43	11.27	9.00
Danville MSA (LS)	41	10.00	20.94	0.00	20.23	44.44	23.33	19.44	35.50	36.11	2.17	0.00	3.47	2.76	1.39

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** As a percentage of loans with borrower income information available. No information was available for 7.7% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: INDIANA & ILLINOIS				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007					Market Share*				
MSA/Assessment Area:	Total Home Improvement 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 ****						
State of Indiana																
Terre Haute MSA (FS)	869	88.67	19.05	10.79	18.80	21.81	23.41	25.91	38.75	41.50	35.16	25.71	29.46	33.06	39.64	
Bloomington MSA (LS)	15	1.53	22.26	20.00	22.44	40.00	23.36	13.33	31.94	26.67	4.30	7.14	0.00	3.85	5.71	
Indianapolis MSA (LS)	4	0.41	24.54	0.00	23.73	50.00	27.40	50.00	24.32	0.00	0.71	0.00	2.17	0.00	0.00	
Combined Non MSA (LS)	92	9.39	23.19	14.13	20.26	13.04	23.99	34.79	32.56	38.04	14.46	14.29	4.17	18.87	14.71	
State of Illinois																
Combined Non MSA (FS)	135	91.84	19.31	10.53	20.64	24.81	24.13	33.83	35.91	30.83	12.23	18.18	13.41	9.82	12.06	
Danville MSA (LS)	12	8.16	20.94	10.00	20.23	30.00	23.33	40.00	35.50	20.00	2.21	0.00	0.00	4.00	2.74	

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA & ILLINOIS								Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007				
MSA/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
State of Indiana															
Terre Haute MSA (FS)	1,130	87.26	19.05	13.05	18.80	20.85	23.41	25.16	38.75	40.94	16.72	19.32	15.03	15.15	17.94
Bloomington MSA (LS)	22	1.70	22.26	22.72	22.44	45.45	23.36	22.74	31.94	9.09	2.29	1.75	2.94	3.51	1.23
Indianapolis MSA (LS)	21	1.62	24.54	0.00	23.73	28.57	27.40	42.86	24.32	28.57	1.95	0.00	2.73	2.68	1.38
Combined Non MSA (LS)	122	9.42	23.19	12.30	20.26	29.51	23.99	25.41	32.56	32.78	5.79	5.36	8.16	5.12	5.13
State of Illinois															
Combined Non MSA (FS)	214	81.37	19.31	12.62	20.64	19.42	24.13	29.61	35.91	38.35	7.04	7.52	8.71	6.87	6.22
Danville MSA (LS)	49	18.63	20.94	17.02	20.23	34.04	23.33	8.51	35.50	40.43	3.38	10.00	6.57	0.68	1.94

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Mortgage Data.

** As a percentage of loans with borrower income information available. No information was available for 5.2% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: INDIANA & ILLINOIS			Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007	
MSA/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
State of Indiana									
Terre Haute MSA (FS)	2,098	80.51	63.37	55.43	76.02	12.20	11.78	16.05	28.72
Bloomington MSA (LS)	60	2.30	58.75	36.67	83.33	10.00	6.67	3.63	4.30
Indianapolis MSA (LS)	76	2.92	67.15	80.26	69.74	17.11	13.15	7.59	15.01
Combined Non MSA (LS)	372	14.27	56.35	73.92	77.96	15.32	6.72	10.50	20.44
State of Illinois									
Combined Non MSA (FS)	605	80.88	57.37	71.57	87.60	7.93	4.47	4.24	8.37
Danville MSA (LS)	143	19.12	60.11	70.63	86.71	9.79	3.50	2.58	5.93

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MSA/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 - 2007).

**** 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 of the 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: INDIANA & ILLINOIS			Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2007				
MSA/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 \$1,000,000	All	Rev\$ 1 Million or Less
State of Indiana									
Terre Haute MSA (FS)	674	66.68	98.65	94.66	78.04	16.17	5.79	58.18	73.00
Bloomington MSA (LS)	70	6.92	97.44	90.00	75.71	21.43	2.86	35.29	47.06
Indianapolis MSA (LS)	14	1.38	100.00	100.00	78.57	21.43	0.00	30.56	44.00
Combined Non MSA (LS)	253	25.02	97.41	85.77	78.26	13.44	8.30	36.25	56.99
State of Illinois									
Combined Non MSA (FS)	537	87.60	99.06	95.90	80.26	18.81	0.93	18.68	21.97
Danville MSA (LS)	76	12.40	97.95	90.79	85.53	13.15	1.32	11.31	16.10

(FS = Full Scope; LS = Limited Scope)

* Based on 2007 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MSA/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 - 2007).

**** 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 of the small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA & ILLINOIS				Evaluation Period: JANUARY 1, 2005 TO FEBRUARY 2, 2009			
MSA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Indiana									
Terre Haute MSA (FS)	0	0	18	146	18	146	79.78	0	0
Bloomington MSA (LS)	0	0	0	0	0	0	0.00	0	0
Indianapolis MSA (LS)	0	0	0	0	0	0	0.00	0	0
Combined Non MSA (LS)	1	30	1	7	2	37	20.22	0	0
State of Illinois									
Combined Non MSA (FS)	1	2	2	55	3	57	100.00	0	0
Danville MSA (LS)	0	0	0	0	0	0	0.00	0	0

(FS = Full Scope; LS = Limited Scope)

* '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: INDIANA & ILLINOIS						Evaluation Period: JANUARY 4, 2006 TO FEBRUARY 2, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/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
State of Indiana																	
Terre Haute MSA (FS)	87.83	26 *	72.22	NA	3.85	76.92	15.38	0	0	0	0	0	0	NA	18.00	59.28	20.95
Bloomington MSA (LS)	1.89	1	2.78	NA	0.00	100.00	NA	0	0	0	0	0	0	NA	27.02	72.98	NA
Indianapolis MSA (LS)	0.41	1	2.78	NA	0.00	100.00	NA	1	0	0	0	+1	0	NA	24.72	75.28	NA
Combined Non MSA (LS)	9.87	8	22.22	NA	0.00	100.00	NA	1	0	0	0	+1	0	NA	29.24	70.76	NA
State of Illinois																	
Combined Non MSA (FS)	92.21	11	91.67	NA	27.27	63.64	9.09	0	0	0	0	0	0	NA	5.56	92.25	2.19
Danville MSA (LS)	7.79	1	8.33	NA	0.00	100.00	0.00	0	0	0	0	0	0	NA	16.71	71.18	12.11

(FS = Full Scope; LS = Limited Scope)

* 1 branch located in NA tract = 3.85% of total branches