



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

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Community Reinvestment Act Performance Evaluation

First Financial Bank, National Association
Charter Number: 47

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Terre Haute, IN 47808

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 **Outstanding**.

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

Performance Levels	First Financial Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
Low Satisfactory		X	
Needs to Improve			
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:

- FFB generated an excellent volume of loans in the Terre Haute assessment area (AA).
- The geographic distribution of home mortgage loans is excellent.
- FFB did a good job of originating small loans to businesses in low- and moderate-income geographies.
- FFB’s borrower distribution of small loans to businesses reflects excellent dispersion among businesses with different revenues.
- The borrower distribution of home mortgage loans reflects good dispersion among borrowers of different income levels.
- The bank did a good job of originating community development (CD) loans in the AA. CD loans were responsive to the primary AA needs.
- The bank has an adequate level of qualified investments (by dollar) based on the opportunities available, as well as on the bank’s size and financial capacity.
- Bank employees provide an excellent volume of CD services to AA residents. These services are particularly responsive to identified needs.

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 refinancing, 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: 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

The First Financial Bank (FFB) is a \$2 Billion interstate bank headquartered in Terre Haute, Indiana. FFB is a wholly owned subsidiary of First Financial Corporation (FFC), which is headquartered in Terre Haute, Indiana.

FFB's business strategy focuses primarily on providing banking services to small business and consumers in the bank's assessment areas (AAs). Loan products include mortgage loans for one-to-four family residences, multifamily residences, home equity lines of credit, commercial loans and lines of credit, and various consumer loan products.

As of December 31, 2004, FFB had total loans of \$1.2 billion, total deposits of \$1.2 billion, and Tier One capital of \$249 million. FFB offers a variety of traditional loan products with the loan portfolio representing 50 percent of FFB's total assets. The majority of the loan portfolio consists of loans secured by real estate, at 57 percent. Approximately 19 percent of the portfolio is commercial loans, 18 percent consists of loans to individuals, and six percent consists of agricultural and other loans.

The bank operates 46 branch offices located in Illinois and Indiana. There are no legal, financial, or other impediments that would prevent the bank from meeting the credit needs of its AAs. FFB competes with several nationwide and regional banks, community banks, savings banks, mortgage companies, and credit card lenders. FFB is capable of meeting the needs of its AAs in a manner consistent with its resources and business strategy.

FFC merged several affiliated banks into FFB since the previous CRA Public Evaluation dated June 3, 2002, when FFB was rated Satisfactory. A list of the merged banks and the dates of the mergers follow.

Bank Name	Date of Merger
First Ridge Farm State Bank of Ridge Farm, Illinois	November 2003
First National Bank of Marshall, Illinois	November 2003
First Citizens State Bank of Clinton, Indiana	February 2004
First Park State Bank of Rockville, Indiana	May 2004
First State Bank of Brazil, Indiana	July 2004
First Farmers State Bank of Sullivan, Indiana	September 2004

In 2005, FFC merged the First Crawford State Bank of Robinson, Illinois and the First Community Bank of Olney, Illinois into FFB. Because these mergers occurred after this evaluation period, they were not included in this analysis of FFB's CRA performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2002, through December 31, 2004. For community development (CD) loans, investments and the Service Test, the evaluation period is June 30, 2002 through December 31, 2004.

We reviewed originations and purchases of home mortgage loans and small loans to businesses. We evaluated small loans to farms only in AAs with sufficient volume to reach conclusions.

Although this evaluation covers loans originated from January 1, 2002 through December 31, 2004, the data included on the tables in Appendix D is limited to loans originated during 2004. During this evaluation period, the federal government made significant changes to areas designated as Metropolitan Statistical Areas (MSAs). The revisions reflect demographic changes identified from the federal government's 2000 census count.

Data Integrity

We verified a sample of the Home Mortgage Disclosure Act (HMDA) reported loans, small loans to businesses, small loans to farms, and CD loans to determine the accuracy of FFB's loan data. This included loans originated during 2002, 2003, and 2004.

We found significant errors in the small loans to businesses and farms data. Consequently, bank management agreed to review the loan data and correct the errors. We reviewed a sample of FFB's corrected loan data to determine its accuracy. We found the corrected data to be substantially accurate, which allows us to correctly determine the bank's CRA performance.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one assessment area (AAs) within that state was selected for a full-scope review. Refer to the Scope section under each State Rating for details regarding how the areas were selected.

Our analysis included full-scope examination procedures for the Terre Haute, Indiana and Danville, Illinois AAs. Approximately 84 percent (by dollar) of the bank's loans were originated in the full-scope AAs.

We performed limited-scope examination procedures in the combined Illinois non-MSA AAs, the combined Indiana non-MSA AAs, and the Bloomington, Indiana AA.

Please refer to Appendix A for additional information on the scope of this evaluation.

Ratings

The bank's overall rating is a blend of the state ratings for Indiana and Illinois. Most weight was allocated to FFB's performance in the Terre Haute, Indiana AA when reaching conclusions on the bank's overall CRA performance. The Terre Haute AA contains the vast majority of the bank's branch offices, loan originations, and deposit customers. Additionally, FFB has maintained its presence in the Terre Haute, Indiana AA over the entire length of the evaluation period. The bank's operations in its other AAs are a result of the merging of affiliated banking institutions into FFB at various times during the evaluation period.

The state ratings for Indiana are based largely on FFB's performance in the Terre Haute AA. The state ratings for Illinois are a blend of the bank's performance in the full-scope and limited-scope AA. However, greater weight was allocated to FFB's performance in the limited-scope AAs (combined non-MSA Illinois AAs). The limited-scope AAs contained the majority of the bank's branch offices, loans, and deposit customers. Refer to the Scope section under each State Rating for details regarding how the areas were weighted in arriving at the overall state rating.

FFB originated comparatively fewer small loans to farms and few multifamily home loans. Consequently, we placed more weight on the distribution of home purchase, home improvement, and small loans to businesses when reaching conclusions on FFB's performance under the Lending Test.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

State Rating

State of Indiana

CRA Rating for Indiana:	Outstanding
The lending test is rated:	Outstanding
The investment test is rated:	Low Satisfactory
The service test is rated:	Outstanding

Major factors that support this rating include:

- FFB generated an excellent volume of loans in the Terre Haute AA.
- The geographic distribution of home mortgage loans is excellent. FFB did a good job of originating small loans to businesses in low- and moderate-income geographies.
- FFB's borrower distribution of small loans to businesses reflects excellent dispersion among businesses with different revenues. The borrower distribution of home mortgage loans reflects good dispersion among borrowers of different income levels.
- The bank's CD loans were responsive to the AA's CD needs.
- The bank has an adequate level of qualified investments (by dollar) based on the opportunities available and its size and financial capacity.
- FFB's branch offices are accessible to geographies and individuals of different income levels.
- Bank employees provide a high level of CD services to AA residents. These services are particularly responsive to identified needs.

Description of Institution's Operations in Indiana

The bank's AAs in Indiana underwent significant expansion during this evaluation period. At year-end 2004, FFB's AAs in the State of Indiana consist of the entire Terre Haute, Indiana MSA and portions of the Bloomington, Indiana MSA. The non-MSA AAs include all of Park County and portions of Knox County. In 2003, the AA included just part of the Terre Haute MSA along with parts of Vermillion and Clark Counties in Indiana. In 2002, the AA consisted exclusively of Vigo County. The expansion is a result of the merger activity that occurred over the evaluation period.

The bank operates 34 branch offices within the state, including 29 branch offices within the Terre Haute AA. The largest city within the bank's Indiana AAs is Terre Haute. The Terre Haute AA contains 78 percent of FFB's total deposits and 81 percent of the total loans originated in 2004. Competition includes several smaller community banks and larger regional banking companies.

Refer to the Market Profile for Indiana in appendix C for detailed demographics and other performance context information for the Terre Haute AA.

Scope of Evaluation in Indiana

Our analysis included full-scope examination procedures for the Terre Haute, Indiana MSA. Approximately 81 percent of the bank's loans were originated in this AA. We performed limited-scope procedures for the Bloomington, Indiana AA and the combined non-MSA AAs. The ratings for Indiana are based primarily on the bank's performance in the Terre Haute AA.

We conducted four community contact interviews in Indiana during this CRA examination. We contacted two organizations that promote housing for low-income residents and one economic development organization in the Terre Haute AA. The contacts indicated the primary credit needs in the AA include affordable housing for low- and moderate-income residents, low-cost financing for new small businesses, and business financing loans to create jobs in the AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Indiana is rated Outstanding. Based on full-scope reviews, the bank's performance in the Terre Haute AA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume in appendix D for the facts and data used to evaluate the bank's lending activity.

FFB's lending activity in the Terre Haute AA is excellent. In Terre Haute, 68 percent, 24 percent, and 7 percent of the originations/purchases were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 38 percent were home purchase, 21 percent were home improvement, and 41 percent were home mortgage refinance loans.

Based on 2004 Aggregate CRA loan data, FFB ranks first among all lenders in market share for home purchase loans (19 percent), home improvement loans (42 percent), home mortgage refinance loans (16 percent), small loans to businesses (23 percent), and small loans to farms (57 percent). In addition, FFB's market share is more than twice as large as its closest competitor for each loan category.

Distribution of Loans by Income Level of the Geography

The geographic distribution of FFB's home mortgage loans is excellent and the geographic distribution of small loans to businesses good. The number of multifamily loan originations is not significant enough to perform a meaningful analysis. We placed greater weight on the distribution of home purchase loans and home mortgage refinance loans, rather than on small loans to businesses and home improvement loans as they represent a larger percentage of

loan originations.

Home Mortgage Loans

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

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. In 2004, the portion of home purchase loans originated in moderate-income geographies exceeds the portion of owner-occupied housing units located within those geographies. FFB's market share in moderate-income geographies was slightly less than its overall market share for home purchase loans. Low-income geographies contain less than one percent of the AA's owner-occupied housing units.

In 2002 and 2003, FFB's performance was good, but not as impressive as its 2004 result. In that period, the portion of home purchase loans in moderate-income geographies was less than the portion of owner-occupied housing units located within those geographies.

Home Improvement

The geographic distribution of home improvement loans is excellent. In 2004, the portion of home improvement loans in moderate-income geographies exceeds the percentage of owner-occupied housing units located within those geographies. In 2002, FFB's performance was similar to its performance in 2004. In 2003, FFB's performance was good, but not as strong as its 2004 performance.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is good. In 2004, the portion of home mortgage loans in moderate-income geographies is consistent with the portion of owner-occupied housing units within those geographies. In 2002 and 2003, FFB's performance trailed the bank's 2004 results. In that period, the portion of home mortgage refinance loans in moderate-income geographies was less than the percentage of owner-occupied housing units within those geographies.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses is good. In 2004 and 2002, the portion of small loans to businesses in moderate-income geographies was slightly less than the portion of businesses within those geographies. However, the bank's performance in 2003 was better than in 2004 or 2002. In 2003, the portion of small loans to businesses in moderate-income geographies exceeded the portion of businesses within those geographies.

Also, the bank's market share of loans in moderate-income geographies exceeded the bank's overall market share for small loans to businesses in 2003.

Lending Gap Analysis

We reviewed summary reports detailing the bank's lending activity for home mortgage loans and small loans to businesses and did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

A substantial majority (80 percent) of home mortgage loans originated/purchased by FFB was within the bank's AAs. The bank originated 61 percent of its small loans to businesses and 81 percent of small loans to farms within all of its AAs. All CD loans were originated within the bank's AAs.

Distribution of Loans by Income Level of the Borrower

The borrower distribution for home mortgage loans reflects good dispersion among borrowers of different income levels. The borrower distribution for small loans to businesses reflects excellent dispersion among businesses of different income levels.

Home Mortgage Loans

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

In evaluating the borrower distribution of home mortgage loans, we considered the number of families that live below the poverty level (13 percent) and the barriers this can place in achieving home ownership.

Home Purchase Loans

The bank has done an excellent job of providing home purchase loans to moderate-income residents and a good job of providing home purchase loans to low-income residents. In 2004, the portion of home purchase loans to moderate-income borrowers exceeds the portion of families who are moderate-income. The portion of home purchase loans to low-income borrowers is lower than the portion of low-income families in the AA. However, FFB's performance is good based on the 13 percent poverty level within the AA. In 2002 and 2003, FFB's performance was similar to 2004.

Home Improvement Loans

FFB has done an excellent job of providing home improvement loans to low- and moderate-income residents. In 2004, the portion of home improvement loans to moderate-income borrowers exceeded portion of moderate-income families in the AA. The portion of home improvement loans originated to low-income borrowers was less than the portion of low-income families.

In 2002 and 2003, FFB's performance was stronger. The portion of home improvement loans originated to moderate-income borrowers was substantially greater than the portion of moderate-income families in the AA. In addition, the portion of home improvement loans originated to low-income borrowers was near to the portion of low-income families in the AA.

Home Mortgage Refinance Loans

FFB has done a good job of addressing the low- and moderate-income borrower credit needs for home mortgage refinance loans. In 2004, the portion of home mortgage refinance loans to moderate-income borrowers exceeds the portion of AA families that are moderate-income. The portion of home mortgage refinance loans to low-income families is lower than the portion of AA families who are low-income. In 2002 and 2003, the bank's performance was similar to 2004.

Small Loans to Businesses

Refer to Table 11 in 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. In 2004, the portion of loans extended to businesses with revenues of \$1 million or less exceeds the portion of AA businesses that had revenue levels of \$1 million or less. FFB's market share to businesses with revenues of \$1 million or less is substantially greater than its overall market share for small loans to businesses. In 2003, FFB's performance was similar to 2004. In 2002, the portion of loans to businesses with revenues of \$1 million or less was near to the portion of AA businesses with revenues of \$1 million or less. FFB's market share to businesses with \$1 million or less in revenue was substantially greater than its overall market share.

Community Development Lending

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

FFB did a good job of originating CD loans in the AA. The bank originated 12 CD loans totaling \$3.1 million. The largest CD loan is a \$2,000,000 line of credit used to help maintain 867 units of affordable rental housing for low- and moderate-income residents. The bank provided a \$720,000 loan to provide 56 units of affordable rental housing for low- and moderate-income residents. The bank's loans are particularly responsive to the AA's primary credit need for affordable rental housing for low- and moderate-income families.

FFB's CD loans were very responsive to the AA's identified needs and were a major factor in the bank's overall Outstanding rating under the Lending Test.

Product Innovation and Flexibility

The bank offers various loan products with flexible features to help meet AA credit needs. These include the First Time Home Buyers Program, Alternate Home Buyer Delivery Program, Indiana Housing Financing Authority Program, and the Supersavers programs. The special features include no- or low-down payments and other flexible underwriting features. The number and dollar totals for these programs are included in the totals for home mortgage loans discussed earlier in this evaluation.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Bloomington MSA and the combined non-MSA AAs is weaker than the bank's overall performance in the state. Refer to Tables 1 through 12 of appendix D for the facts and data that support these conclusions. FFB's distribution of home mortgage loans and small loans to businesses by geography and borrower income in the limited-scope AA was not as strong as it was in the Terre Haute AA. In addition, the bank's CD loans were originated in its Terre Haute AA.

However, the bank's performance in the limited-scope AA does not detract from its overall Outstanding performance under the Lending Test in Indiana. The substantial majority of FFB's lending activity occurred in the Terre Haute AA. The Terre Haute AA contains the substantial majority of the bank's branch offices and deposit customers. The most pressing needs for low- and moderate-income housing and small business financing are centered in the Terre Haute AA. Also, the greatest opportunity for FFB to make loans to low- and moderate-income borrowers and in low- and moderate-income geographies lies within the Terre Haute AA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Indiana is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Terre Haute AA is adequate. FFB's performance in the Bloomington AA and the combined non-MSA AAs is adequate.

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

FFB demonstrated adequate responsiveness to the CD investment needs in the AA. The bank provided \$243,000 in qualified investments during the evaluation period. Total qualified investments for the AA were \$1.4 million. Specific investments originated during the evaluation period include:

- \$184,000 in charitable contributions. FFB's funds were used to provide job training to low- and moderate-income residents, temporary housing for homeless persons, and other CD qualified services.
- \$50,000 in low-income housing tax credits. The tax credits were used to help fund the

renovation of living quarters of a homeless shelter in the AA.

Additionally, FFB holds prior period CD investments of \$1.1 million. This represents the remaining portion of low-income housing tax credit investments. By dollar volume, this is the largest CD investment held by FFB and had a positive impact on the bank's overall investment test rating.

The number and dollar volume of FFB's CD investments is adequate based on the opportunities to make CD investments in the Terre Haute AA. We did not identify any additional qualified investments available to FFB. Most of the CD opportunities that materialized during this evaluation period were for CD loans. FFB was responsive to the CD loan needs in the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the combined non-MSA AAs is consistent with its overall adequate performance in the state. FFB's performance in the Bloomington, Indiana AA is weaker than its overall performance in the state. Refer to the Table 14 in appendix D for the facts and data that support these conclusions.

FFB did not generate any CD investments in the Bloomington AA. However, this did not materially detract from the bank's overall adequate performance under the investment test for Indiana. FFB has one branch office in the AA and two percent of its deposits come from the AA. Competition for CD investments in the Bloomington AA is strong with several deposit-taking financial institutions operating in the AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Indiana is rated Outstanding. Based on the full-scope reviews, the bank's performance in the Terre Haute, Indiana AA is excellent.

Retail Banking Services

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

FFB's distribution of delivery systems is accessible to geographies and individuals of different income levels. The percentage of branch offices in moderate-income geographies is less than the percentage of the population in these geographies.

The hours of operation and banking services offered at FFB's branch locations are excellent. Hours and service offered do not vary significantly by branch location. The branch offices provide access to traditional loan and deposit products, and all branch offices are open on Saturday. The bank did not open or close any branch office during this evaluation period. FFB offers a variety of alternative delivery systems including automated teller machines

(ATMs), telephone banking, and computer banking. 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

The bank's performance in providing CD services in the AA is excellent. Bank officers and other employees provide a large volume of CD services to a wide variety of groups and organizations that focus on low- and moderate-income housing and the creation of small businesses.

FFB's CD services are highly responsive to the AA's identified needs. The large number of services provided along with the level of responsiveness to AA needs had a major impact on the bank's overall excellent performance under the Service Test.

The following are just some of the CD services provided by FFB employees:

- A bank employee serves on the finance committee of a community group that provides educational services to low- and moderate-income families. The employee provides expertise on budgeting, fund raising, long-term strategic planning, and other financial advisory services.
- A senior bank official serves on the board of a local economic development corporation. The organization works to promote job creation and job retention, and to increase CD investments in the AA. The organization is one of the major economic development entities in the AA.
- A bank officer serves on the board of a local not-for-profit organization that provides housing, transportation, and jobs to low- and moderate-income residents.
- A bank officer serves on the board of a local organization that provides job training to welfare and food stamp recipients.
- A bank employee serves on the board of a local community-based health intervention and education charity. The bank employee provides expertise in the areas of budgeting, fund raising, and other board oversight activities. The organization provides free medical services to low- and moderate-income residents throughout the AA.
- A bank official serves on the board of a rural health care facility. The facility provides health care services primarily to an underserved low- and moderate-income population.
- Two bank employees serve on the board of a local not-for-profit community foundation that seeks funding for a variety of CD programs and projects in the AA.
- A bank employee serves as the treasurer for a regional task force that recruits, trains, and places low- and moderate-income residents in full-time jobs. The bank employee provides expertise on various financial management activities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bloomington, Indiana MSA is weaker than its overall performance in the state. The bank's performance in the combined non-MSA Indiana AA is consistent with its overall performance in Indiana.

In the Bloomington AA, FFB has one branch in the AA, which is located in a middle-income geography. The middle-income geographies contain 59 percent of the AA's population and moderate-income geographies contain 41 percent of the AA's population. The bank has a very small presence in the Bloomington AA in comparison to the Terre Haute AA. Consequently, FFB's branch distribution in Bloomington is given very little weight and it does not detract from its overall excellent performance under the service test.

State Rating

State of Illinois

CRA Rating for Illinois: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Needs to Improve

The service test is rated: High Satisfactory

The major factors that support this rating include:

- The geographic distribution of small loans to businesses in the limited-scope AA is excellent.
- The distribution of small loans to businesses by income is excellent.
- The distribution of small loans to farms by income is excellent.
- The distribution of home purchase and home improvement loans by borrower income in the limited-scope AAs is excellent.
- FFB has a poor volume of CD investments given the bank's capacity to make CD investments.
- Retail delivery systems are accessible to individuals of different income levels.
- Bank employees provide a good level of CD services in the AA.

Description of Institution's Operations in Illinois

The bank's Illinois AAs consist of 16 census tracts in the Danville, Illinois MSA. The combined non-MSA AAs include all of Edgar, Lawrence, Richland, Wayne, Jasper, Cumberland, Crawford, and Clark Counties. The bank operates 12 branch offices within the state, including 1 branch office within the Danville AA. Danville is the largest city within the bank's Illinois AAs. Danville was not included in the bank's AA prior to 2004.

The Danville AA contains 1 percent of FFB's total deposits and 3 percent of the total loans originated in 2004. The combined non-MSA AA contains 9 percent of FFB's total deposits and 7 percent of the total loans. As a result, the bank's performance in the Danville AA and the Illinois combined non-MSA AAs was given less weight in comparison to FFB's performance in the Indiana AAs when determining its overall CRA rating.

Competition includes several smaller community banks and larger regional banking companies. Refer to the market profiles for the state of Illinois in appendix C for detailed

demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Illinois

Our analysis included full-scope examination procedures in the Danville, Illinois AA. We performed limited-scope procedures in the combined non-MSA AAs. However, the ratings for Illinois are based primarily on FFB's performance in the combined non-MSA AAs in Illinois.

We reviewed one community contact interview conducted with a representative of the Danville city government. The contact indicated a need for low-cost home rehabilitation financing for low- and moderate-income residents and funding to increase manufacturing jobs in the AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Illinois is rated Outstanding. Based on full-scope reviews, the bank's performance in the Danville AA is good.

Lending Activity

Refer to Tables 1 Lending Volume in appendix D for the facts and data used to evaluate the bank's lending activity.

FFB's lending activity in the AA is adequate. In Danville, 35 percent, 62 percent, and 3 percent of the originations/purchases were home mortgage loans, small loans to businesses, and small loans to farms respectively.

The lending volume in Illinois is much less than FFB's lending volume in Indiana. Based on 2004 Aggregate CRA data, FFB ranks thirty-first and ninth among all lenders for home purchase and home improvement loans with a 1 percent and 2 percent market share, respectively. The bank ranked seventh among all lenders for small loans to businesses, with a 6 percent market share.

This performance is adequate based on the FFB's limited physical presence and strong competition in the AA. The bank has only one branch office in the Danville AA. Over seventy-eight mortgage lenders originated home purchase loans in the AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of FFB's small loans to businesses is good.

Home Mortgage Loans

We did not include any analysis of home mortgage loan products or small loans to farms in the Danville AA. The bank originated only two small loans to farms, four home purchase, four

home improvement, and seventeen refinance loans in 2004. However, we did include these products in our analysis of the bank's lending in the combined non-MSA AAs.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses is good. The portion of small loans to businesses in moderate-income geographies was less than the portion of businesses within those geographies. However, the portion of small loans to businesses in middle-income geographies exceeds the portion of businesses within those geographies. The majority (60 percent) of AA's small businesses are located in middle-income geographies.

Lending Gap Analysis

We reviewed summary reports detailing the bank's lending activity for home mortgage loans and small loans to businesses and did not identify any unexplained conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of small loans to businesses is excellent.

Small Loans to Businesses

Refer to Table 11 in 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 portion of loans extended to businesses with revenues of \$1 million or less exceeds the portion of AA businesses that had revenue levels of \$1 million or less. FFB's market share to businesses with revenues of \$1 million or less is substantially greater than its overall market share for small loans to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Product Innovation and Flexibility

The bank offers various loan products with flexible features to help meet AA credit needs. These products are discussed further under the Lending Test for the State of Illinois.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the combined non-MSA AAs of Illinois was stronger than its performance in the full-scope AA. Refer to Tables 1 through 12 of appendix D for the facts and data that support these conclusions.

The bank's performance in the limited-scope AAs was stronger than its performance in the full-scope AA based on the following:

- FFB originated a much larger volume of loans in the limited-scope AAs.
- The portion of home purchase loans originated to low-income borrowers was near to the portion of low-income families in the AA. The bank's market share for home purchase loans to low-income borrowers exceeds its overall market share for home purchase loans.
- The portion of home improvement loans originated to low- and moderate-income borrowers substantially exceeds the portion of low- and moderate-income families in the AA. The bank's market share for home improvement loans originated to low- and moderate-income borrowers exceeds its overall market share for home improvement loans.
- The portion of FFB's small loans originated to businesses and farms with revenues of \$1 million or less exceeds the portion of AA businesses and farms with revenues of \$1 million or less. The bank's market share for loans to businesses with revenues of \$1 million or less was greater than its overall market share for these loans.

In the combined non-MSA AA, 100 percent of the population resides in middle-income geographies. As a result, any analysis of the geographic distribution of loans would not be meaningful.

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 full-scope reviews, the bank's performance in the Danville 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.

FFB demonstrated poor responsiveness to the CD investment needs in the AA. The bank did not generate any CD investments within the Danville AA. However, opportunities to make CD investments in the Danville AA are limited.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the combined non-MSA AAs of Illinois is consistent with the bank's overall performance in the state. Refer to Table 14 in appendix D for the facts and data that support these conclusions.

The bank's performance under the investment test in the areas receiving limited-scope reviews is rated Needs to Improve. The bank holds a \$2,000 investment in a local community development corporation that focuses on attracting business development to the AA. However, FFB responded to the AA's need for CD support by originating CD loans and providing CD services in the AA.

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 the full-scope reviews, the bank's performance in the Danville AA is good.

Retail Banking Services

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

FFB's retail delivery system is accessible to geographies and individuals of different income levels. The bank has one branch in the AA, located in a middle-income geography. Middle-income geographies contain 67 percent of the AA's population.

The hours of operation and banking services offered at FFB's branch office are excellent. The branch provides access to traditional loan and deposit products and is open on Saturday. The bank did not open or close any branch office during this evaluation period.

FFB offers a variety of alternative delivery systems including automated teller machines (ATMs), telephone banking, and computer banking. 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

The bank's performance in providing CD services in the AA is good. FFB's CD services are highly responsive to the AA's identified needs. A bank officer serves on the board of a local community development corporation. The organization provides funding to renovate low-income housing within the AA. The bank officer provides expertise in the areas of budgeting, long-range planning, fund raising, and other board oversight activities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the limited-scope AAs is consistent with its overall High Satisfactory performance in the state. The bank's performance in the combined non-MSA Illinois AA is stronger than its performance in the full-scope AA.

FFB's record of providing CD services in the AA is excellent. Numerous officers and employees serve on the boards and in other positions of various organizations that provide CD services throughout the AA. The bank employees provide these organizations with technical expertise in various aspects of financial management. Our community contact interviews revealed rural economic development, job retention, job creation, and financial education as the primary CD needs.

Some examples of FFB's CD services are as follows:

- Three bank employees work with a county-based CD organization that works to support small businesses and bring jobs to the county.
- One bank employee serves as secretary for a local not-for-profit community development corporation. The organization's mission is job creation and job retention.
- Several bank officers serve as members of local chamber of commerce organizations. These organizations promote economic development and revitalization projects.
- One bank employee teaches budgeting and personal financial management to junior high school and high school students in a community with a significant portion of low- and moderate-income students.
- One bank employee teaches basic banking classes to elementary students in a community with a significant portion of low- and moderate-income families.
- A bank officer serves as a member of a not-for-profit group that focuses on retaining small businesses in a small rural community.
- A bank officer serves on the board of a local college foundation. Among its many activities, the foundation raises money to provide tuition assistance to low- and moderate-income residents.

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 non-metropolitan areas that received a 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): January 1, 2002 to December 31, 2004 Investment and Service Tests and CD Loans: June 30, 2002 to December 31, 2005	
Financial Institution	Products Reviewed	
First Financial Bank, N.A. Terre Haute, Indiana	Home mortgage loans, small loans to businesses, and community development loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Indiana Terre Haute, Indiana MSA #45460 Bloomington, Indiana MSA #14020 Combined Non-MSA Indiana	Full-Scope Limited-Scope Limited-Scope	NONE
Illinois Danville, Illinois MSA# 19180 Combined Non-MSA Illinois	Full-Scope Limited-Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS First Financial Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
First Financial Bank	Outstanding	Low Satisfactory	Outstanding	Outstanding
Multistate Metropolitan Area or State:				
State of Indiana	Outstanding	Low Satisfactory	Outstanding	Outstanding
State of Illinois	Outstanding	Needs to Improve	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, Indiana MSA

Demographic Information for Full-Scope Area: Terre Haute, Indiana MSA 45460						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	0.00	23.91	56.52	17.39	2.18
Population by Geography	170,943	0.00	18.00	59.28	20.95	1.77
Owner-Occupied Housing by Geography	47,315	0.00	13.61	64.40	21.99	0.00
Businesses by Geography	8,227	0.00	19.47	61.66	17.77	1.10
Farms by Geography	754	0.00	2.79	76.26	20.95	0.00
Family Distribution by Income Level	43,935	19.05	18.80	23.41	38.75	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,628	0.00	25.28	60.55	14.17	0.00
Median Family Income	= \$42,192	Median Housing Value		= \$68,834		
HUD Adjusted Median Family Income for 2004	= \$48,100	Unemployment Rate		= 3.14%		
Households Below the Poverty Level	= 12.93%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2004 HUD updated MFI.

The AA consists of the entire Terre Haute, Indiana MSA. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The bank has 29 branch offices located throughout the AA.

The AA has a total population of 170,943 and the city of Terre Haute has a population of 57,224. Terre Haute AA is the home of Indiana State University, Rose-Hulman Institute of Technology, and Saint Mary-of-the-Woods College. The local economy is generally stable with several manufacturing facilities operating in the AA. Some of the major employers include the Federal Bureau of Prisons, Terre Haute Regional Hospital, Union Hospital Health Group, the State of Indiana, Eli Lilly and Company, Pfizer, and Staples. One of the areas large employers, Columbia House, is closing its operation.

We conducted four community contact interviews with representatives of local economic development organizations and low-income housing groups. According to our contacts, the homeless population is on the rise. There is a need for more temporary shelters for homeless residents, particularly for women with children. Also, the AA needs more affordable housing rental units for low- and moderate-income residents. Contacts also pointed to a need to attract and retain “living wage jobs” for low- and moderate-income residents.

State of Illinois

Danville, Illinois MSA

Demographic Information for Full-Scope Area: Danville, Illinois MSA 19180						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	16	0.00	25.00	56.25	18.75	0.00
Population by Geography	50,875	0.00	18.90	67.41	13.69	0.00
Owner-Occupied Housing by Geography	13,747	0.00	14.20	68.27	17.53	0.00
Businesses by Geography	1,857	0.00	31.72	60.31	7.97	0.00
Farms by Geography	89	0.00	4.49	79.78	15.73	0.00
Family Distribution by Income Level	13,005	21.70	19.81	22.48	36.01	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	5,399	0.00	25.39	65.96	8.65	0.00
Median Family Income = \$41,578						
HUD Adjusted Median Family Income for 2004 = \$46,800						
Households Below the Poverty Level = 12.91%						
			Median Housing Value = \$55,018			
			Unemployment Rate = 3.52%			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 U.S. Census, and 2004 HUD updated MFI.

The AA consists of 16 census tracts located in the southern portion of the Danville, Illinois MSA. The bank's AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income geography. FFB has one branch located in the AA.

The AA has a population of 50,875 and Danville, Illinois is the largest city in the AA. The local economy has suffered from the loss of manufacturing jobs and a shrinking population. This has led to depressed housing values and a deteriorating housing stock. Some of the AA's major employers include Mclane Midwest Distributing, CLL Custom Manufacturing, Quaker Foods, Auto Zone, and Danville Metal Stamping.

There are numerous deposit-taking financial institutions, as well as non-bank financial institutions providing strong competition for deposit and loan customers.

We reviewed one community contact interview conducted with a representative of Danville's city government in 2004. He stated that Danville has a surplus of housing for sale. He added that many homeowners are not able to maintain their homes and, because they have little or no equity, they do not qualify for home equity loans.

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. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- 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/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance.
- 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/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. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

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.

Appendix D-4

Table 1. Lending Volume

LENDING VOLUME												
Geography: 2004 FF AAS												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004												
MA/Assessment Area (2004):	% 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 Scope Review:												
Terre Haute IN MSA	81.21	1,516	105,117	539	66,638	163	10,467	12	3,144	2,230	185,366	78.49
Danville IL MSA	2.88	28	2,415	49	2,718	2	124	0	0	79	5,257	1.32
Limited Scope Review												
Non MSA IL Counties	6.48	60	4,452	47	3,033	71	3,421	0	0	178	10,906	9.26
Non MSA IN Counties	8.08	54	3,274	105	6,265	63	3,940	0	0	222	13,479	9.08
Bloomington IN MSA	1.35	21	1,797	7	153	9	320	0	0	37	2,270	1.85

* Loan Data as of December 31, 2004. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2004 to December 31, 2004.

*** Deposit Data as of February 03, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Deleted:

Deleted:

Institution ID: FIRST FINANCIAL BANK

Table 1. Other Products

LENDING VOLUME		Geography: 2004 FF AAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004						
MA/Assessment Area (2004):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Scope Review:														
Terre Haute IN MSA	58.33	14	1,359	14	1,359	0	0	0	0	0	0	0	0	78.49
Danville IL MSA	20.83	5	629	5	629	0	0	0	0	0	0	0	0	1.32
Limited Scope Review:														
Non MSA IL Counties	16.67	4	325	4	325	0	0	0	0	0	0	0	0	9.26
Non MSA IN Counties	4.17	1	717	1	717	0	0	0	0	0	0	0	0	9.08
Bloomington IN MSA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.85

* Loan Data as of December 31, 2004. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2004.

*** Deposit Data as of February 03, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2004			Geography: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share (%) by Geography*				
MA/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 Scope Review:																
Terre Haute IN MSA	575	92.00	0.00	0.00	13.61	15.65	64.40	55.65	21.99	28.70	18.52	0.00	17.24	17.64	21.46	
Danville IL MSA	4	0.64	0.00	0.00	14.20	0.00	68.27	100.00	17.53	0.00	0.51	0.00	0.00	0.77	0.00	
Limited Scope Review:																
Non MSA IL Counties	23	3.68	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.92	0.00	0.00	11.92	0.00	
Non MSA IN Counties	19	3.04	0.00	0.00	12.06	0.00	87.94	100.00	0.00	0.00	6.55	0.00	0.00	7.34	0.00	
Bloomington IN MSA	4	0.64	0.00	0.00	38.19	50.00	61.81	50.00	0.00	0.00	1.95	0.00	1.87	2.04	0.00	

* Based on 2004 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 2004		Geography: 2004 FF AAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					
MA/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	Over all	Low	Mod	Mid	Upp
Full Scope Review:															
Terre Haute IN MSA	316	93.49	0.00	0.00	13.61	17.72	64.40	57.91	21.99	24.37	41.85	0.00	43.08	38.45	51.68
Danville IL MSA	4	1.18	0.00	0.00	14.20	50.00	68.27	50.00	17.53	0.00	2.07	0.00	5.26	1.61	0.00
Limited Scope Review :															
Non MSA IL Counties	7	2.07	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.44	0.00	0.00	19.44	0.00
Non MSA IN Counties	8	2.37	0.00	0.00	12.06	0.00	87.94	100.00	0.00	0.00	10.39	0.00	0.00	12.12	0.00
Bloomington IN MSA	3	0.89	0.00	0.00	38.19	33.33	61.81	66.67	0.00	0.00	5.56	0.00	4.00	6.90	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2004			Geography: 2004 FF AAS						Evaluation Period: JANUARY 1, 2004 TO						
MA/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	Overa ll	Low	Mod	Mid	Upp
Full Scope Review:															
Terre Haute IN MSA	618	87.41	0.00	0.00	13.61	13.11	64.40	63.92	21.99	22.98	16.17	0.00	13.80	16.10	18.16
Danville IL MSA	18	2.55	0.00	0.00	14.20	16.67	68.27	77.78	17.53	5.56	2.37	0.00	2.94	2.92	0.57
Limited Scope Review:															
Non MSA IL Counties	30	4.24	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.95	0.00	0.00	10.95	0.00
Non MSA IN Counties	27	3.82	0.00	0.00	12.06	0.00	87.94	100.00	0.00	0.00	5.74	0.00	0.00	6.37	0.00
Bloomington IN MSA	14	1.98	0.00	0.00	38.19	21.43	61.81	78.57	0.00	0.00	3.87	0.00	1.89	6.25	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: 2004 FF AAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/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	Overa ll	Low	Mod	Mid	Upp
Full Scope Review:															
Terre Haute IN MSA	7	77.78	0.00	0.00	35.37	28.57	39.85	57.14	24.78	14.29	38.89	0.00	40.00	40.00	33.33
Danville IL MSA	2	22.22	0.00	0.00	48.31	0.00	47.70	100.00	3.99	0.00	0.00	0.00	0.00	0.00	0.00
Limited Scope Review:															
Non MSA IL Counties	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non MSA IN Counties	0	0.00	0.00	0.00	13.41	0.00	86.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington IN MSA	0	0.00	0.00	0.00	49.03	0.00	50.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES 31, 2004		Geography: 2004 FF AAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					
MA/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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Scope Review:															
Terre Haute IN MSA	532	71.89	0.00	0.00	19.47	17.48	61.66	58.08	17.77	24.44	22.50	0.00	19.17	25.04	20.80
Danville IL MSA	49	6.62	0.00	0.00	31.72	16.33	60.31	71.43	7.97	12.24	5.75	0.00	2.43	7.07	6.05
Limited Scope Review:															
Non MSA IL Counties	47	6.35	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.94	0.00	0.00	8.26	0.00
Non MSA IN Counties	105	14.19	0.00	0.00	12.12	0.00	87.88	100.00	0.00	0.00	8.35	0.00	0.24	12.53	0.00
Bloomington IN MSA	7	0.95	0.00	0.00	62.10	42.86	37.90	57.14	0.00	0.00	4.71	0.00	4.92	6.21	0.00

* Based on 2004 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 (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS DECEMBER 31, 2004		Geography: 2004 FF AAS								Evaluation Period: JANUARY 1, 2004 TO					
MA/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	Overa ll	Low	Mod	Mid	Upp
Full Scope Review:															
Terre Haute IN MSA	163	52.92	0.00	0.00	2.79	1.84	76.26	55.21	20.95	42.94	56.48	0.00	66.67	50.42	78.13
Danville IL MSA	2	0.65	0.00	0.00	4.49	0.00	79.78	50.00	15.73	50.00	12.65	0.00	0.00	12.23	15.09
Limited Scope Review:															
Non MSA IL Counties	71	23.05	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	32.49	0.00	0.00	32.49	0.00
Non MSA IN Counties	63	20.45	0.00	0.00	2.45	0.00	97.55	100.00	0.00	0.00	18.52	0.00	0.00	18.67	0.00
Bloomington IN MSA	9	2.92	0.00	0.00	32.20	0.00	67.80	100.00	0.00	0.00	44.44	0.00	0.00	61.54	0.00

* Based on 2004 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.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2004			Geography: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,									
MA/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 Scope Review:																
Terre Haute IN MSA	534	91.44	19.05	11.61	18.80	19.85	23.41	23.97	38.75	44.57	21.23	16.80	17.12	20.68	26.21	
Danville IL MSA	4	0.68	21.71	0.00	19.81	0.00	22.48	100.00	36.01	0.00	0.61	0.00	0.00	2.30	0.00	
Limited Scope Review:																
Non MSA IL Counties	23	3.94	18.57	17.39	18.39	13.04	24.78	52.17	38.27	17.39	13.37	21.05	7.50	17.65	8.89	
Non MSA IN Counties	19	3.25	21.56	5.26	20.97	26.32	24.38	42.11	33.09	26.32	7.51	2.78	7.46	9.88	7.25	
Bloomington IN MSA	4	0.68	23.72	0.00	21.98	0.00	22.71	50.00	31.60	50.00	2.20	0.00	0.00	3.51	5.13	

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% 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 MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT DECEMBER 31, 2004		Geography: 2004 FF AAS								Evaluation Period: JANUARY 1, 2004 TO					
MA/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 Scope Review:															
Terre Haute IN MSA	312	93.41	19.05	12.50	18.80	25.00	23.41	29.17	38.75	33.33	44.83	42.86	44.07	47.64	43.88
Danville IL MSA	4	1.20	21.71	50.00	19.81	25.00	22.48	0.00	36.01	25.00	2.13	8.33	2.38	0.00	1.61
Limited Scope Review:															
Non MSA IL Counties	7	2.10	18.57	28.57	18.39	42.86	24.78	0.00	38.27	28.57	21.88	25.00	37.50	0.00	18.18
Non MSA IN Counties	8	2.40	21.56	12.50	20.97	50.00	24.38	25.00	33.09	12.50	11.59	7.14	21.05	11.76	5.26
Bloomington IN MSA	3	0.90	23.72	0.00	21.98	0.00	22.71	0.00	31.60	100.00	6.00	0.00	0.00	0.00	20.00

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% 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 MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2004		Geography: 2004 FF AAS						Evaluation Period: JANUARY 1, 2004 TO							
MA/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 Scope Review:															
Terre Haute IN MSA	603	87.52	19.05	11.28	18.80	19.07	23.41	26.70	38.75	42.95	18.99	16.46	15.37	18.94	22.25
Danville IL MSA	17	2.47	21.71	11.76	19.81	11.76	22.48	17.65	36.01	58.82	2.66	2.60	1.39	1.59	4.35
Limited Scope Review:															
Non MSA IL Counties	29	4.21	18.57	3.45	18.39	41.38	24.78	13.79	38.27	41.38	12.13	5.88	18.75	6.25	12.77
Non MSA IN Counties	26	3.77	21.56	30.77	20.97	15.38	24.38	30.77	33.09	23.08	6.53	13.56	4.04	6.67	5.00
Bloomington IN MSA	14	2.03	23.72	14.29	21.98	14.29	22.71	50.00	31.60	21.43	4.42	3.45	1.90	7.22	5.06

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% 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 MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES 31, 2004		Geography: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004			
MA/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 Scope Review:									
Terre Haute IN MSA	539	72.16	65.20	73.10	68.09	18.74	13.17	22.50	36.95
Danville IL MSA	49	6.56	63.17	69.39	85.71	10.20	4.08	5.75	10.50
Limited Scope Review:									
Non MSA IL Counties	47	6.29	64.62	91.49	78.72	14.89	6.38	7.94	19.47
Non MSA IN Counties	105	14.06	67.41	88.57	84.76	9.52	5.71	8.35	16.75
Bloomington IN MSA	7	0.94	67.34	57.14	100.00	0.00	0.00	4.71	10.38

* Based on 2004 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 - 2004).

**** 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 3.35% 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: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004			
MA/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
Full Scope Review:									
Terre Haute IN MSA	163	52.92	96.29	97.55	82.82	13.50	3.68	56.48	56.69
Danville IL MSA	2	0.65	94.38	50.00	50.00	50.00	0.00	12.65	12.23
Limited Scope Review:									
Non MSA IL Counties	71	23.05	97.49	100.00	85.92	12.68	1.41	32.49	34.68
Non MSA IN Counties	63	20.45	94.76	98.41	82.54	12.70	4.76	18.52	20.12
Bloomington IN MSA	9	2.92	96.61	100.00	100.00	0.00	0.00	44.44	53.49

* Based on 2004 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 - 2004).

**** 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 0.32% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope Review:									
Terre Haute IN MSA	2	1,125	9	243	11	1,368	0.00	0	0
Danville IL MSA	0	0	0	0	0	0	0.00	0	0
Limited Scope Review:									
Non MSA IL Counties	0	0	1	2	1	2	0.00	0	0
Non MSA IN Counties	0	0	1	280	1	280	0.00	0	0
Bloomington IN MSA	0	0	0	0	0	0	0.00	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: 2004 FF AAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004			
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 Scope Review:																							
Terre Haute IN MSA*	78.49	29*	100.00	0.00	3.45	79.31	13.79	0	0	0	0	0	0	0.00	18.00	59.28	20.95						
Danville IL MSA	1.32	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.90	67.41	13.69						
Limited Scope Review:																							
Non MSA IL Counties	9.26	11	100.00	0.00	27.27	63.64	9.09	0	0	0	0	0	0	0.00	0.00	100.00	0.00						
Non MSA IN Counties	9.08	4	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	12.92	87.08	0.00						
Bloomington IN MSA	1.85	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	41.12	58.88	0.00						

(*) One of the branches located in the Terre Haute, IN MSA is considered NA. The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2004 HUD updated MFI