



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 Indiana Bank, National Association
Charter Number: 24256

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Indianapolis, IN 46204

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 Indiana Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Indiana Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory			X
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 Indiana’s lending levels reflect an adequate responsiveness to the bank’s assessment areas.
- The geographic and borrower dispersion throughout the assessment areas is adequate.
- Community development lending had a positive effect on the Lending Test conclusions. The volume of community development lending is particularly responsive to the community need for affordable housing.
- The number and amount of qualified investments made during the evaluation period is poor and is not reflective of the bank’s capacity to participate in available opportunities in the assessment areas.
- Delivery systems provide reasonable access to low- and moderate-income geographies and individuals. Bank personnel provided their financial expertise through participation in community development services in the assessment areas.

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 MSA/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 household 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 additional 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 MSA/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 (MSA) 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 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

First Indiana Bank, National Association (First Indiana) is a \$2.2 billion intrastate financial institution headquartered in Indianapolis, Indiana. First Indiana is a wholly owned subsidiary of First Indiana Corporation (FIC), a \$2.2 billion one-bank holding company, also located in Indianapolis, Indiana. In addition to First Indiana, FIC owns two statutory trust companies. FIC sold its subsidiary, the FirstTrust Indiana Corporation in 2005.

First Indiana is the largest commercial bank headquartered in Indianapolis. The bank's business philosophy is to provide high-quality, relationship-based products and services to individuals and businesses. First Indiana is a full-service banking institution and operates 32 banking offices throughout the state. The bank offers a wide range of products and services including home mortgage, commercial, construction, and consumer loans. In addition, the bank offers lines of credit, cash management, and on-line banking services. First Indiana also originates home mortgage loans in 46 states through a national independent agent network (wholesale market). The bank's primary lending focus is home mortgage loans followed by commercial loans. The following financial information is reported as of December 31, 2006: The loan portfolio totaled \$1.7 billion and was comprised of 45 percent residential real estate loans, 35 percent commercial and commercial real estate loans, 16 percent construction and land development loans, two percent consumer loans, and two percent other loans. Net loans represent 103 percent of total deposits and 77 percent of the bank's asset base. Tier 1 capital totaled \$178 million.

Significant bank subsidiaries include First Indiana Investor Services, One Investment Company, LLC, and One Investment Partners, LLC. Subsidiary bank activity does not enhance or detract from the bank's CRA performance. No merger or acquisition activity occurred during the evaluation period.

First Indiana designated three assessment areas within the state of Indiana: the Indianapolis MSA, the Anderson MSA, and Rush County, a non-MSA.

First Indiana has the financial capacity to meet community credit needs. There are no known legal or financial constraints that could impede its CRA efforts. First Indiana received a "Satisfactory" rating on its last CRA evaluation dated December 1, 2003.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, excluding community development loans, is January 1, 2003 through December 31, 2005. Products reviewed in the lending test include home mortgage and small business loans. Farm lending and multifamily loans are not significant lending products and are not considered in this evaluation. We used 2005 peer lending data to compare the bank's lending performance to other reporting lenders in the assessment areas (AAs).

The evaluation period for community development loans and the investment and the service tests is December 1, 2003 through December 4, 2006. At the bank's request, we considered qualified investments made by the bank's holding company FIC.

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 AAs. The most recent deposit information available is as of June 30, 2006.

Data Integrity

To assess the accuracy of the data, we conducted an independent test of the home mortgage, small business, and small farm loan data. We found the reported data to be accurate and reliable for this evaluation.

We reviewed 100 percent of the bank's community development loans, investments, and services. Only those activities that qualified are presented and considered in this evaluation.

Selection of Areas for Full-Scope Review

The Indianapolis MSA is the only assessment area receiving a full-scope review. The MSA accounts for 97 percent of loans, 96 percent of deposits, and 94 percent of the bank's branches.

The 2000 U.S. Census resulted in changes to the geographic boundaries of the Indianapolis MSA. Therefore, we presented lending information in the performance tables in appendix C separately for calendar year 2003, and combined for calendar years 2004 and 2005. Refer to appendix B for additional information on the Indianapolis MSA.

Ratings

We based the bank's overall rating on the performance in the Indianapolis MSA. Home mortgage lending received more weight over small loans to businesses due to the volume of loans generated during the evaluation period.

Fair Lending or Other Illegal Credit Practices Review

Based on an analysis of home mortgage lending data, public comments, and complaint information, we conducted a comprehensive fair lending examination according to the OCC's risk based approach. We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Indianapolis MSA is good.

Lending Activity

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

Lending levels reflect adequate responsiveness in relation to area credit needs and the bank's deposit market share. Home mortgage lending, specifically affordable housing, and small business loans are the primary credit needs of the MSA. Competition in this market is high with 56 financial institutions operating 583 banking offices in the MSA. During the evaluation period, First Indiana reported 2,596 loan originations totaling \$381 million. In addition, the bank originated 156 community development loans totaling \$24 million.

As of June 30, 2006, First Indiana ranks fifth in deposit market share among all financial institutions in the AA, with six percent of the market. The top two financial institutions have a combined deposit market share of 41 percent. Based on the 2005 peer mortgage data, the bank ranks 39th in home mortgage lending with less than one percent of the market. There are over 600 lenders reporting originations in the MSA. The 2005 peer small business data shows the bank ranks 18th with approximately one percent of the market. Among the bank's local peer group within the MSA, First Indiana ranks sixth in home mortgage lending and fifth in small business lending.

In drawing our conclusions, we gave more weight to home mortgage lending over small business lending activity. Home mortgage loans represent 62 percent of the loan originations during the evaluation period. Within the home mortgage loan products, home refinance loans received the most weight followed by home purchase loans. These loans represent 58 and 34 percent respectively of the bank's home mortgage loan activity in the Indianapolis MSA. Although the bank offers home improvement loans, the volume of these loans represents only eight percent of the total home mortgage loan originations. Home improvement lending is primarily facilitated through the bank's home equity lending program. Information on home equity lending is not subject to data collection and reporting requirements.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is adequate. For home mortgage loans, performance is adequate and for small loans to business, performance is good.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans is adequate. The bank does not have a significant market share for home mortgage lending in the Indianapolis MSA and market share in the low- and moderate-income tracks does not exceed the bank's overall market share for any product type.

The geographic distribution of home refinance loans is adequate. Although the overall percentage of loans in the moderate-income geographies is lower than the percent of owner-occupied units, performance for 2003 is substantially stronger than performance in 2004-2005. The distribution of loans in low-income geographies is adequate. In low-income geographies, performance is stronger in 2004-2005.

The geographic distribution of home purchase loans is adequate. The percentage of home purchase loans in moderate-income geographies is adequate and is somewhat lower than the demographic comparator. In low-income geographies, performance is poor. The percentage of loans in low-income geographies is lower than the percent of owner-occupied units in low-income tracts.

The geographic distribution of home improvement loans is poor. In both the low- and moderate-income geographies, the percentage of loans is lower than the percent of owner-occupied units in these tracts.

Small Loans to Businesses

Refer to Table 6 in appendix C 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. Performance in moderate income tracts is excellent and exceeds the demographic comparator. Market share in moderate-income tracts exceeds the bank's overall market share.

Performance in low-income tracts is adequate. Although the combined performance is lower than demographic comparator overall, activity in 2004-2005 is significantly stronger than that of 2003. Market share in low-income tracts is lower than the bank's overall market share.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the Indianapolis MSA.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. Less than a majority of the bank's loans, 32 percent, are to borrowers in the bank's assessment areas. By product type, 97 percent of business loans and 22 percent of home mortgage loans, originated to borrowers within the bank's assessment areas.

The low inside/outside ratio is attributed to the bank mortgage activity generated through its wholesale lending operations. Ninety-one percent of home mortgage loans originate through these channels. Adjusting the ratio to reflect only those home mortgage loans originating from the bank's branch network, 81 percent of home mortgage loans originated to borrowers within the bank's assessment areas.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in appendix C 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 borrowers of different income levels is good. Home refinance loans received the most weight in this analysis followed by home purchase and home improvement lending. We also considered the family poverty rate of six percent in the Indianapolis MSA for this analysis.

The distribution of home refinance and home purchase loans is good. For both loan products, performance with moderate-income borrowers is excellent and exceeds the demographic comparator. Performance with low-income borrowers is adequate. Although the percentage of loans to low-income borrowers is lower than demographics, performance is considered adequate given the family poverty level in the MSA. The bank does not have a significant market share for either home refinance or home purchase loans.

The distribution of home improvement loans is adequate. Performance with moderate-income borrowers is adequate and is near to the demographic comparator. Performance with low-income borrowers is poor. As previously mentioned, home improvement lending is not a primary focus of the bank's home mortgage lending products. The majority of loans originated for home improvement purposes are facilitated through home equity lending products.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Although lower than the demographic comparator, the distribution of small loans to businesses is adequate. It is noted that among borrowers with revenues of less than \$1 million, approximately 79 percent of loans originated in amounts of less than \$100 thousand, which demonstrates responsiveness to small business lending needs. This information however is not reflected in Table 11. The market share of small loans to businesses is lower than the bank's overall market share.

Community Development Lending

Refer to Table 1, Lending Volume, in appendix C 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. However, Table 5 does not separately list community development loans.

Our analysis gave positive consideration to the bank's community development lending activities. The bank's responsiveness is excellent given its size, lending capacity and area opportunities. First Indiana is particularly active in providing funding for the construction and rehabilitation of affordable housing throughout the MSA, including low- and moderate-income geographies. This activity further complements the bank's direct home mortgage lending by increasing affordable housing stock in the MSA.

First Indiana originated 156 community development loans totaling \$24 million in the MSA during the evaluation period, including:

- As part of its three year \$1.5 million commitment to the Indianapolis Neighborhood Housing Partnership (INHP), the bank advanced \$456 thousand to fund ten loans. INHP provides access to affordable housing to Indianapolis residents, in particular low- and moderate-income individuals.
- \$15 million to fund 142 loans to residential property developers for the construction or rehabilitation of affordable single family housing in the MSA.
- Two loans totaling \$3.6 million for revitalization activities through the development of lot construction for single family housing in a moderate-income area and the redevelopment of abandoned property in a low-income area.
- A \$3.2 million construction loan for 78, section 42 apartments in Indianapolis. Further, the bank provided the permanent financing loan totaling \$1.9 million.

In addition to its community development lending activity in the MSA, First Indiana extended three loans totaling \$12.4 million to borrowers operating outside the bank's AAs. Two of the loans are to developers involved in the construction of affordable housing elsewhere in the state of Indiana. The third loan was to provide the floor plan inventory of trailers for sale to the Federal Emergency Management Agency (FEMA) to aid victims of Hurricane Katrina. Out of area lending did not carry any weight in the evaluation of the bank's community development activity.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Anderson MSA and the Rush County AA is weaker than bank's overall performance. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

Performance in the limited-scope AAs is weaker due to the poor penetration of moderate-income tracts and no penetration in low-income tracts. However, the volume of lending in the limited-scope AAs is not significant in relation to the volume of lending in the Indianapolis MSA. Therefore, this weaker performance did not impact the bank's overall lending test performance rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Needs to Improve." Based on a full-scope review, the bank's performance in the Indianapolis MSA is poor. Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

First Indiana, and its holding company FIC, provided a poor level of qualified investments in the Indianapolis MSA. Current period investments total \$1.2 million which represents less than one percent of the bank's tier 1 capital. During the evaluation, FIC purchased two low-income housing tax credits totaling \$1.144 million and the bank made 14 charitable contributions totaling \$45 thousand. While the investments made in the current period are responsive to community development needs, none of the investments are considered innovative or complex and the level of performance does not reflect strong leadership given First Indiana's size and resources.

Community contacts and contextual research identified opportunities to participate in community development activities in the MSA. For example, the Indianapolis regional area contains approximately 15 Community Development Corporations (CDCs) involved in qualified community development activities. CDCs rely on investments, including grants, to fund ongoing activities. Additionally, the Indiana Finance Authority also facilitates investment opportunities through bond issuances for affordable housing and revitalization and stabilization activities.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Anderson MSA is stronger than the bank's overall performance in the Indianapolis MSA, and in the Rush County AA, performance is weaker than the bank's overall performance. Refer to Table 14 in appendix C for the facts and data that support these conclusions.

In the Anderson MSA, qualified investments total \$626 thousand, including a \$507 thousand prior period investment in a low-income housing tax credit. There are no qualified investments attributed to the Rush County AA. Performance in the limited-scope AAs did not impact the bank's overall investment test rating.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Indianapolis MSA is adequate. Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Banking Services

First Indiana's branch delivery systems are reasonably accessible to geographies and individuals of different income levels.

First Indiana operates 30 branches in the Indianapolis MSA. The percentage of branches in moderate-income tracts is equal to the percentage of population in those tracts. The bank does not operate any branches in low-income tracts; however, within the MSA seven branches are located in tracts adjacent to one or more low- or moderate-income tracts. Additionally, the bank operates eight branches within five miles of a low- or moderate-income tract.

During the evaluation period, First Indiana opened four and closed five branches. One branch opened and two branches closed in moderate-income tracts. Branch openings and closings did not adversely affect the accessibility of the bank's delivery systems.

First Indiana operates 31 automated teller machines (ATMs) in the MSA. The percentage of ATMs in moderate-income tracts is lower than demographics. The bank does not operate any ATMs in low-income tracts. Of the bank's 25 ATMs in middle- or upper-income tracts, nine are adjacent to one or more low- or moderate-income tracts, which helps provide reasonable access to these areas.

There is no material differences in services offered at branch locations. Banking hours do not vary in a way that inconveniences the AA, particularly low- and moderate-income geographies and individuals. A majority of branches and several drive-up facilities offer extended hours on Friday and Saturday. Approximately 94 percent of ATMs provide 24-hour access and 90 percent accept deposits. Other alternative delivery systems offered by First Indiana include internet and telephone banking services. The bank does not maintain information to demonstrate the effectiveness or impact of the alternative delivery systems in low- or moderate-income geographies or use of these systems by low- and moderate-income individuals. Therefore, these services did not influence the service test performance.

Community Development Services

First Indiana provides an adequate level of community development services in the Indianapolis MSA. First Indiana Officers provide their financial expertise to 11 different organizations that promote community development initiatives in the AA, including a broader regional area that includes the MSA. Over half of the organizations provide community services to low- and moderate-income individuals such as at risk children, indigent health care, and job training. Other community development services provided by bank staff were to organizations that helped revitalize and stabilize low- and moderate-income geographies and provide affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Anderson MSA and the Rush County AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in the Indianapolis MSA. Refer to Table 15 in appendix C 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 non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/2002 to 12/31/2005 Investment and Service Tests and CD Loans: 12/01/03 to 12/04/06	
Financial Institution	Products Reviewed	
First Indiana Bank, N.A. Indianapolis, IN	Home mortgage, small business, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
First Indiana Corporation	Holding Company	Qualified Investments
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Indianapolis, IN MSA #29600 Anderson, IN MSA #11300 Rush County, IN (non MSA)	Full- Scope Limited-Scope Limited-Scope	

Appendix B: Market Profiles for Full-Scope Areas

Indianapolis MSA #26900

Demographic Information for Full-Scope Area: Indianapolis MSA #26900						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	315	8.25	27.62	45.08	18.73	0.32
Population by Geography	1,525,104	4.63	22.84	47.96	24.57	0.00
Owner-Occupied Housing by Geography	644,873	2.83	18.37	50.42	28.39	0.00
Businesses by Geography	91,334	3.10	17.53	50.47	28.78	0.12
Farms by Geography	3,365	0.98	8.97	69.06	20.98	0.00
Family Distribution by Income Level	400,777	19.27	18.64	23.18	38.90	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	151,944	8.13	34.75	45.75	11.38	0.00
Median Family Income = \$55,425 HUD Adjusted Median Family Income for 2006 = \$65,100 Households Below the Poverty Level = 8%			Median Housing Value = \$112,486 Unemployment Rate = 4.0% (Nov. 2006)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, 2006 HUD updated MFI, and Bureau of Labor Statistics

The Indianapolis MSA consists of ten contiguous counties which include Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putnam, and Shelby Counties. Since the prior CRA examination, the composition of the Indianapolis MSA changed as result of the 2000 U.S. Census. Beginning in 2004, these changes include the addition of Brown and Putnam Counties and the removal of Madison County, which now comprises the Anderson MSA. The Indianapolis MSA assessment area complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas. Low- and moderate-income tracts are predominately located within the boundaries of Interstate 465, which includes the downtown area of Indianapolis.

Economic conditions in the MSA are stable and improving. The November 2006 unemployment rate of four percent is similar to the state and national rates for the same period. The economy has posted modest gains, although growth is below national averages. Overall, professional services and health-related industries make up a larger portion of the local economy, offsetting the area's deteriorating manufacturing base. Major employers in the MSA include Eli Lilly and Company, Indiana University, Community Health Network, and Federal Express.

We performed one community contacts in this assessment area and reviewed four other recent contacts. Credit needs identified include affordable housing, in particular senior housing, and small business lending. Further, contacts stated investments in local community development corporations are needed which in turn will assist in meeting these needs when banks are unable to provide direct funding in these types of activities.

Appendix C: 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 MSA/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. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/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 with the appropriate caption in the MSA/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 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 MSA/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 MSA/Assessment Area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MSA/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 MSA/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 MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: INDIANA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005				
MSA/Assessment Area (2005):	% 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)	
Full Scope:												
Indianapolis MSA	96.80	1,603	223,611	976	155,541	17	2,038	156	24,152	2,752	405,342	95.50
Limited Scope:												
Anderson MSA	1.37	17	2,520	6	1,095	6	940	1	1,200	30	5,755	1.78
Rush County	1.83	29	1,788	4	1,255	0	0	3	4,600	36	7,643	2.72
Statewide/Regional								2	10,685	3	12,442	
Out of Area								1	1,757	1	1,757	

* Loan Data as of December 31, 2005. Rated area refers to the state of Indiana.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2005.

*** Deposit Data as of June 30, 2006. Rated Area refers to the state of Indiana.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005							
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 ^{***}	% Loans ^{****}	% Owner Occ Units ^{***}	% Loans	% Owner Occ Units ^{***}	% Loans	% Owner Occ Units ^{***}	% Loans	Overall	Low	Mod	Mid	Upp
Full Scope:															
Indy MSA (2003)	151	98.04	2.86	1.99	19.62	9.93	49.83	37.75	27.70	50.33					
Indy MSA (2004-2005)	400		2.83	1.00	18.37	11.50	50.42	36.00	28.39	51.50	0.43	0.24	0.29	0.30	0.69
Limited Scope:															
Anderson MSA	3	0.53	2.46	0.00	13.30	0.00	52.79	66.67	31.45	33.33	0.03	0.00	0.00	0.06	0.00
Rush County	8	1.43	NA	NA	14.68	12.50	85.32	87.50	NA	NA	2.03	NA	0.00	2.51	NA

^{*} Based on 2005 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 (property type of 1 or 2).

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% Loans****	% Owner Occ Units***	% Loans	% Owner Occ Units***	% Loans	% Owner Occ Units***	% Loans						
Full Scope:																
Indy MSA (2003)	41	97.62	2.86	2.44	19.62	12.20	49.83	43.90	27.70	41.46						
Indy MSA (2004-2005)	82		2.83	1.22	18.37	8.54	50.42	45.12	28.39	45.12	0.88	0.00	0.48	0.90	1.17	
Limited Scope:																
Anderson MSA	2	1.59	2.46	0.00	13.30	0.00	52.79	0.00	31.45	100.00	0.51	0.00	0.00	0.00	1.57	
Rush County	1	0.79	NA	NA	14.68	0.00	85.32	100.00	NA	NA	0.00	NA	0.00	0.00	NA	

* Based on 2005 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 (property type of 1 or 2).

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: INDIANA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005							
MSA/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***	% Loans****	% Owner Occ Units***	% Loans	% Owner Occ Units***	% Loans	% Owner Occ Units***	% Loans	Overall	Low	Mod	Mid	Upp
Full Scope:															
Indy MSA (2003)	395	96.66	2.86	0.76	19.62	16.46	49.83	42.28	27.70	40.51					
Indy MSA (2004-2005)	530		2.83	2.45	18.37	12.08	50.42	49.25	28.39	36.23	0.76	0.31	0.46	0.77	0.92
Limited Scope:															
Anderson MSA	12	1.25	2.46	0.00	13.30	0.00	52.79	41.67	31.45	58.33	0.20	0.00	0.00	0.16	0.33
Rush County	20	2.09	NA	NA	14.68	40.00	85.32	60.00	NA	NA	1.13	NA	1.45	1.07	NA

* Based on 2005 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 (property type of 1 or 2) .

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: INDIANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total	% of MF Units ^{***}	% ^{****} Loans	% MF Units ^{***}	% Loans	% MF Units ^{***}	% Loans	% MF Units ^{***}	% Loans						
Full Scope:																
Indy MSA (2003)	0	100.00	6.30	0.00	32.63	0.00	47.52	0.00	13.55	0.00						
Indy MSA (2004-2005)	4		6.74	0.00	31.76	0.00	47.66	100.00	13.84	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Scope:																
Anderson MSA	0	0.00	1.95	0.00	13.44	0.00	76.21	0.00	8.40	0.00	0.00	0.00	0.00	0.00	0.00	
Rush County	0	0.00	NA	NA	54.25	0.00	45.75	0.00	NA	NA	0.00	NA	0.00	0.00	NA	

^{*} Based on 2005 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						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005						
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***	% Loans	% of Biz***	% Loans	% of Biz***	% Loans	% of Biz***	% Loans	Overall	Low	Mod	Mid	Upp
Full Scope:															
Indy MSA (2003)	377	98.99	3.14	0.27	17.45	18.57	50.00	44.30	29.41	36.87					
Indy MSA (2004-2005)	599		3.10	2.34	17.53	31.89	50.47	31.72	28.78	34.06	0.99	0.82	2.18	0.66	1.03
Limited Scope:															
Anderson MSA	6	0.61	2.30	0.00	18.40	33.33	54.41	33.33	24.89	33.33	0.22	0.00	0.29	0.18	0.29
Rush County	4	0.40	NA	NA	31.43	50.00	68.57	50.00	NA	NA	0.00	NA	0.00	0.00	NA

* Based on 2005 Peer Small Business Data

** 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 (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: INDIANA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005					Market Share (%) by Geography				
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of Farms***	% Loans	% of Farms***	% Loans	% of Farms***	% Loans	% of Farms***	% Loans					
Full Scope:															
Indy MSA (2003)	15	73.91	0.99	0.00	6.34	0.00	67.10	66.67	25.58	33.33					
Indy MSA (2004-2005)	2		0.98	0.00	8.97	0.00	69.06	100.00	20.98	0.00	0.00	0.00	0.00	0.00	0.00
Limited Scope:															
Anderson MSA	6	26.09	0.43	0.00	3.66	0.00	52.47	100.00	43.44	0.00	12.50	0.00	0.00	18.18	0.00
Rush County	0	0.00	NA	NA	5.30	0.00	94.70	0.00	NA	NA	0.00	NA	0.00	0.00	NA

* Based on 2005 Peer Small Business Data

** 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families	% Loans****	% Families	% Loans****	% Families	% Loans****	% Families***	% Loans****	Overall	Low	Mod	Mid	Upp
Full Scope:															
Indy MSA (2003)	151	98.04	19.16	17.24	18.63	20.69	22.95	22.41	39.26	39.66					
Indy MSA (2004-2005)	400		19.27	7.98	18.64	23.67	23.18	23.94	38.90	44.41	0.51	0.31	0.39	0.49	0.71
Limited Scope:															
Anderson MSA	3	0.53	18.05	0.00	19.37	100.00	23.21	0.00	39.38	0.00	0.04	0.00	0.13	0.00	0.00
Rush County	8	1.42	18.06	0.00	20.98	37.50	25.75	0.00	35.21	62.50	2.37	0.00	1.18	0.00	8.33

* Based on 2005 Peer Mortgage Data

** As a percentage of loans with borrower income information available. No information was available for 6.3% of loans originated and purchased by bank.

*** Percentage of Families is based on 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.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: INDIANA								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005					
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ^{**}	% Families ^{***}	% Loans ^{****}	% Families ²	% Loans ^{****}	% Families ^{***}	% Loans ^{****}	% Families ^{***}	% Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Scope:															
Indy MSA (2003)	41	97.62	19.16	5.13	18.63	15.38	22.95	15.38	39.26	64.10					
Indy MSA (2004-2005)	82		19.27	7.59	18.64	16.46	23.18	36.71	38.90	39.24	0.89	0.51	0.54	1.12	1.06
Limited Scope:															
Anderson MSA	2	1.59	18.05	0.00	19.37	50.00	23.21	0.00	39.38	50.00	0.52	0.00	1.05	0.00	0.76
Rush County	1	0.79	18.06	0.00	20.98	0.00	25.75	0.00	35.21	100.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2005 Peer Mortgage Data

^{**} As a percentage of loans with borrower income information available. No information was available for 3.5% 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.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: INDIANA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005					Market Share				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% Loans****	% Families ³	% Loans****	% Families***	% Loans****	% Families***	% Loans****	Overall	Low	Mod	Mid	Upp	
Full Scope:																
Indy MSA (2003)	395	96.66	19.16	9.45	18.63	22.15	22.95	25.08	39.26	43.32						
Indy MSA (2004-2005)	530		19.27	10.02	18.64	22.00	23.18	30.65	38.90	37.33	0.96	0.84	0.94	1.05	0.94	
Limited Scope:																
Anderson MSA	12	1.25	18.05	16.67	19.37	25.00	23.21	33.33	39.38	25.00	0.24	0.58	0.26	0.24	0.10	
Rush County	20	2.09	18.06	25.00	20.98	35.00	25.75	20.00	35.21	20.00	1.31	2.04	2.06	0.94	0.77	

* Based on 2005 Peer Mortgage Data

** As a percentage of loans with borrower income information available. No information was available for 3.8% 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.

³ Data shown includes only One to Four-family and manufactured housing (property type of 1 or 2).

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: INDIANA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005				
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 ***	% Loans ****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Scope:									
Indy MSA (2003)	377	99.20	61.17	49.87	60.74	22.28	16.98		
Indy MSA (2004-2005)	599	98.84	61.13	31.05	61.60	18.03	20.37	0.99	0.74
Limited Scope:									
Anderson MSA	6	0.99	66.30	33.33	66.67	0.00	33.33	0.22	0.19
Rush County	4	0.17	65.39	50.00	0.00	0.00	100.00	0.00	0.00

* Based on 2005 Peer Small Business Data

** 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 - 2005).

**** 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 5.45% 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: INDIANA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005				
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 ^{***}	% Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Scope:									
Indy MSA (2003)	15	100.00	92.14	86.67	53.33	33.33	13.33		
Indy MSA (2004-2005)	2	25.00	91.92	100.00	100.00	0.00	0.00	0.00	0.00
Limited Scope:									
Anderson MSA	6	75.00	97.20	100.00	50.00	33.33	16.67	12.50	21.43
Rush County	0	0.00	97.20	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2005 Peer Small Business Data

^{**} 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 - 2005).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. Income information was available for 100.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA				Evaluation Period: DECEMBER 1, 2003 TO DECEMBER 4, 2006			
MSA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope:									
Indianapolis MSA	0	0	16	1,189	16	1,189	65.51		
Limited Scope:									
Anderson MSA	1	507	2	119	3	626	34.49		
Rush County			0	0	0	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 OPENING/CLOSINGS				Geography: INDIANA				Evaluation Period: DECEMBER 1, 2003 TO DECEMBER 4, 2006									
MSA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of 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:																	
Indianapolis MSA	95.50	30	93.75	0	23.33	40.00	36.67	4	5	0	-1	-1	+1	4.63	22.84	47.96	24.57
Limited Scope:																	
Anderson MSA	1.78	1	3.125	0	0	0	100.00	0	0					2.80	16.93	52.62	27.64
Rush County	2.72	1	3.125	NA	0	100.00	NA	0	0					NA	17.44	82.56	0.00