



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Integra Bank, National Association
Charter Number: 12132**

**227 Main Street
Evansville, IN 47701**

Office of the Comptroller of the Currency

**St. Louis Field Office
2350 Market Street, Suite 100
St. Louis, Missouri 63103**

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

Performance Levels	Integra Bank, National Association 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:

- Lending levels are adequate in the Evansville-Henderson IN-KY MSA # 21780, in the Cincinnati-Middletown OH-KY-IN MSA # 17140, and in the states of Kentucky, Indiana, and Illinois.
- The geographic distribution of loans among geographies is excellent in the Cincinnati-Middletown OH-KY-IN MSA # 17140 and good in the states of Kentucky, Indiana, and Illinois. The geographic distribution is poor in the Evansville-Henderson IN-KY MSA # 21780.
- The distribution of loans among borrowers of different income levels is good in the Evansville-Henderson IN-KY MSA # 21780, in the Cincinnati-Middletown OH-KY-IN MSA # 17140, and in the states of Kentucky, Indiana, and Illinois.
- Flexible lending practices have a positive impact on the Lending Test in the Evansville-Henderson IN-KY MSA # 21780 and in the state of Indiana.
- Investment activity reflects a poor responsiveness to the needs of the Evansville-Henderson IN-KY MSA # 21780 and the state of Indiana. The investment activity reflects an adequate responsiveness to the needs of the state of Kentucky and a good responsiveness to the needs of the Cincinnati-Middletown OH-KY-IN MSA # 17140 and the state of Illinois.
- The accessibility of the bank’s delivery systems to the geographies and individuals of different income levels is adequate in the Evansville-Henderson IN-KY MSA # 21780 and the state of Kentucky and good in the Cincinnati-Middletown OH-KY-IN MSA # 17140 and in the states of Indiana and Illinois.

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 (CD): 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 data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

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

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

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

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

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

Metropolitan Division: As defined by the 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

Integra Bank, National Association (Integra) is a community bank headquartered in Evansville, Indiana. Integra is a wholly owned subsidiary of Integra Bank Corporation, also headquartered in Evansville, Indiana, with total assets of approximately \$3 billion. The company provides a comprehensive range of financial services including commercial and retail banking, trust, brokerage, and insurance. As of September 30, 2005, Integra reported total assets of \$2.7 billion and Tier One Capital of \$222 million.

Integra is a full-service bank offering various loan and deposit products. Integra offers conventional and government-guaranteed home mortgage loans, home improvement loans, consumer loans, and a full range of business and agricultural loans. As of September 30, 2005, net loans represented 62 percent of total assets and consisted of commercial and commercial real estate loans (43 percent), residential real estate loans (37 percent), consumer loans (13 percent), agricultural and agricultural real estate loans (6 percent), and other loans (1 percent).

Integra is an interstate bank with 76 branch offices located in Indiana (32), Illinois (8), Kentucky (34), and Ohio (2). There are no legal, financial, or other factors impeding Integra's ability to help meet the credit needs of the communities it serves.

Integra was rated "Satisfactory" at its last CRA evaluation dated January 2, 2002.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 2, 2002 through December 31, 2004 with the exception of community development (CD) loans. The evaluation period for CD loans, the Investment Test, and the Service Test is January 2, 2002 through September 30, 2005.

We did not consider Integra's performance in Henderson, Boone, and Bath Counties, Kentucky in our analysis, since the bank did not have a physical presence in these counties for most of the evaluation period. Integra did not open branches in Henderson and Boone Counties until December 20, 2004 and May 23, 2005, respectively. The branch in Bath County was sold on June 20, 2003. We did consider Integra's performance in Wayne and Lawrence Counties, Illinois in our analysis, even though they sold the branches located in these two counties on May 13, 2005. Integra did have a physical presence in these two counties for the most of the evaluation period.

Significant changes have occurred to MSA boundaries and Census information during the evaluation period. In 2003, the Census Bureau provided updated demographic data via the 2000 Census. In 2004, the Office of Management and Budget (OMB) revised MSA boundaries and definitions. Although the evaluation period covers loans originated/purchased from January 2, 2002 through December 31, 2004, the loan data included on the tables in Appendix D is limited to 2004 loan data due to these changes. However, Integra's performance for 2002 and 2003 is discussed in narrative format.

Data Integrity

We tested Integra's publicly filed information on home mortgage loans and small loans to businesses and farms for accuracy as part of this CRA evaluation. The loan data was substantially accurate. We also reviewed CD loans, qualified investments, and CD services that were submitted by Integra to verify they met the regulatory definition of CD. A substantial majority of these CD activities submitted by Integra did meet the definition of CD. We excluded the CD activities from our review that did not meet the definition of CD.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope review. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected. Every multistate metropolitan area in which the bank has branches in more than one state received a full-scope review.

Ratings

The bank's overall rating is a blend of the multistate metropolitan area ratings and state ratings. We placed the most weight on the state of Kentucky, followed by the Evansville-Henderson IN-KY MSA # 21780, the state of Indiana, and the state of Illinois ratings in arriving at the overall bank ratings. This is because these areas have the largest percentages of Integra's deposits, branches, and loans that were originated/purchased during the evaluation period. We placed the least weight on the Cincinnati-Middletown OH-KY-IN MSA # 17140

because this area has the smallest percentage of Integra's deposits, branches, and loans that were originated/purchased during the evaluation period.

The multistate metropolitan area ratings and state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

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

Multistate Metropolitan Area Rating

Evansville-Henderson IN-KY MSA # 21780

CRA rating for the Evansville-Henderson IN-KY MSA # 21780¹: Needs to Improve

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels are adequate.
- The geographic distribution of loans among geographies is poor.
- The distribution of Integra's loans among borrowers of different income levels is good. This demonstrates a good responsiveness to addressing identified community credit needs.
- Flexible lending practices have a positive impact on the Lending Test performance for the Evansville-Henderson IN-KY MSA # 21780.
- Investment activity reflects a poor level of responsiveness to identified community needs.
- The accessibility of Integra's delivery systems to the geographies and individuals of different income levels is adequate. The bank provides a good level of CD services.

Description of Institution's Operations in Evansville-Henderson IN-KY MSA # 21780

Refer to the Market Profile for the Evansville-Henderson IN-KY MSA # 21780 in Appendix C for detailed demographics and other performance context information.

LENDING TEST

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Integra's lending activity is adequate in the Evansville-Henderson IN-KY MSA # 21780. During this evaluation period, 80 percent, 17 percent, and 3 percent of the loans originated/purchased in this AA were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 29 percent, 8 percent, and 63 percent were home

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

purchase, home improvement, and home mortgage refinance loans, respectively. Multifamily loans represent less than 1 percent of total loans in this AA.

Integra's lending activity is adequate given its deposit market share, especially considering the large number of lending competitors operating in the area. Integra ranks third in terms of deposits among depository institutions, with a 14 percent market share. According to 2004 aggregate HMDA data, Integra is the fourth largest, second largest, and fourth largest originator/purchaser of home purchase, home improvement, and home mortgage refinance loans with a 4 percent, 10 percent, and 4 percent market share, respectively. While Integra's market share of home purchase, home improvement, and home mortgage refinance loans is lower than its deposit market share, we considered the performance adequate given the large number of mortgage lenders originating loans within the AA, many of which are located outside the AA. Based on 2004 Aggregate CRA data, Integra ranks ninth and third among all lenders for small loans to businesses and small loans to farms with a 3 percent and 14 percent market share, respectively. Integra's lending levels are adequate for small loans to businesses and small loans to farms, respectively. While Integra's market share of small loans to businesses is lower than its deposit market share, we considered the performance adequate given seven of the top ten lenders are located outside the AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Integra's home mortgage loans and small loans to businesses and farms in the Evansville-Henderson IN-KY MSA # 21780 is poor. The number of multifamily loans originated/purchased in this AA and the number of farms located in low-income geographies are not significant enough to perform a meaningful analysis. Dunn and Bradstreet data indicates there are only two farms located in low-income geographies.

In the AA, we placed the most weight on the distribution of home mortgage refinance loans, then home purchase loans, and then small loans to businesses because they represent the largest percentage of loans originated/purchased within the AA.

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 poor. In 2004, the portion of home purchase loans in low-income geographies was significantly lower than the portion of owner-occupied housing units within those geographies. Due to low loan volume, the percentage difference is represented by four loans. The bank's market share of loans in low-income geographies was also significantly lower than the bank's overall market share. The portion of home purchase loans in moderate-income geographies was somewhat lower than the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies was also somewhat lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was worse than in 2004. In 2002 and 2003, the portion of home purchase loans in low-income geographies and moderate-

income geographies, respectively, was lower than the portion of owner-occupied housing units within those geographies.

Home Improvement Loans

The geographic distribution of home improvement loans is good. In 2004, the portion of home improvement loans in low-income geographies and moderate-income geographies, respectively, exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in low-income geographies and moderate-income geographies, respectively, was somewhat lower than the bank's overall market share. In 2003, Integra's performance was better than in 2004. In 2003, the portion of home improvement loans in low-income geographies and moderate-income geographies, respectively, exceeded the portion of owner-occupied housing units within those geographies. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of home improvement loans in moderate-income geographies was somewhat lower than the portion of owner-occupied housing units within those geographies. The bank did not originate any home improvement loans in low-income geographies in 2002. Due to low loan volume, the percentage difference is represented by one loan.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is poor. In 2004, the portion of home mortgage refinance loans in low-income geographies was lower than the portion of owner-occupied housing units within those geographies. Due to low loan volume, the percentage difference is represented by three loans. The bank's market share of loans in low-income geographies was also lower than the bank's overall market share. The portion of home mortgage refinance loans in moderate-income geographies was somewhat lower than the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies was lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was worse than in 2004. In 2003, the portion of home mortgage refinance loans in low-income geographies was significantly lower than the portion of owner-occupied housing units within those geographies. The portion of home mortgage refinance loans in moderate-income geographies was lower than the portion of owner-occupied housing units within those geographies. In 2002, the portion of home mortgage refinance loans in low-income geographies and moderate-income geographies, respectively, was significantly lower than the portion of owner-occupied housing units in 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, the portion of small loans to businesses in low-income geographies was somewhat lower than the portion of businesses within those geographies. However, the bank's market share of loans in low-income geographies was near the bank's overall market share. The portion of small loans to businesses in moderate-income geographies exceeded the portion of businesses within those geographies. The bank's market share of small loans to businesses in moderate-income

geographies also exceeded the bank's overall market share. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of small loans to businesses in low-income geographies was significantly lower than the portion of businesses within those geographies. Due to low loan volume, the percentage difference is represented by three loans. The portion of small loans to businesses in moderate-income geographies was somewhat lower than the portion of businesses within those geographies. In 2003, Integra's performance was better than in 2004. In 2003, the portion of small loans to businesses in low-income geographies and moderate-income geographies, respectively, exceeded the portion of businesses within those geographies.

Small Loans to Farms

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

The geographic distribution of small loans to farms is adequate. In 2004, the portion of small loans to farms in moderate-income geographies was lower than the portion of farms within those geographies. Due to low loan volume, the percentage difference is represented by three loans. The bank's market share of small loans to farms in moderate income-geographies was also lower than the bank's overall market share. As previously stated, the number of farms located in low-income geographies is not significant enough to perform a meaningful analysis. The number of small loans to farms in 2002 and 2003 is not significant enough to perform a meaningful analysis.

Lending Gap Analysis

We reviewed summary reports detailing Integra's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

A substantial majority (88 percent) of home mortgage loans originated/purchased by Integra during the evaluation period was within the bank's AAs in Kentucky, Illinois, Indiana, and Ohio. Integra originated/purchased 86 percent, 89 percent, 89 percent, and 52 percent of home purchase, home mortgage refinance, home improvement, and multifamily loans, respectively, within all of its AAs. The bank originated/purchased 84 percent and 80 percent of small loans to businesses and small loans to farms, respectively, within all of its AAs. All CD loans were originated/purchased within the bank's AAs. We gave positive consideration to this record of lending within the AAs when drawing conclusions relative to the overall geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms reflects good dispersion among borrowers of different income levels in the Evansville-Henderson IN-KY MSA # 21780. We placed the most weight on the distribution of home

mortgage refinance loans, then home purchase loans, and then small loans to businesses because they represent the largest percentage of loans originated/purchased within the AA.

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/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families who live below the poverty level (7 percent of families) and the barriers that this may have on home ownership.

Home Purchase Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home purchase loans, an identified credit need. In 2004, the portion of home purchase loans to low-income borrowers was lower than the portion of AA families who are low-income. The bank's market share of loans to low-income borrowers was somewhat lower than the bank's overall market share. The portion of home purchase loans to moderate-income borrowers exceeded the portion of AA families who are moderate-income. The bank's market share of loans to moderate-income borrowers was somewhat lower than the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was better than in 2004. In 2003, the portion of home purchase loans to low-income borrowers was near the portion of AA families who are low-income. The portion of home purchase loans to moderate-income borrowers exceeded the portion of AA families who are moderate-income.

Home Improvement Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home improvement loans, an identified credit need. In 2004, the portion of home improvement loans to low-income borrowers and moderate-income borrowers, respectively, exceeded the portion of AA families who are low-income and moderate-income. The bank's market share of loans to low-income borrowers and moderate-income borrowers, respectively, also exceeded the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of home improvement loans to low-income borrowers was somewhat lower than the portion of AA families who are low-income. The portion of home improvement loans to moderate-income borrowers was lower than the portion of AA families who are moderate-income.

Home Mortgage Refinance Loans

Integra does an adequate 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 low-income borrowers was lower than the portion of AA families who are low-income. The bank's market share of loans to low-income borrowers was somewhat lower than the bank's overall market share. The portion of home mortgage refinance loans to moderate-income borrowers exceeded the portion of AA families who are moderate-income. The bank's market share of loans to moderate-income borrowers was somewhat lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was not as strong

as in 2004. In 2002 and 2003, the portion of home mortgage refinance loans to low-income borrowers was significantly lower than the portion of AA families who are low-income. The portion of home mortgage refinance loans to moderate-income borrowers was somewhat lower than the portion of AA families who are low-income.

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/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good. In 2004, the portion of loans extended to businesses with revenues of \$1 million or less was somewhat lower than the portion of area businesses that have revenue levels of \$1 million or less. However, the bank's market share to the \$1 million or less borrowers exceeds the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was better than in 2004. In 2003, the portion of loans extended to businesses with revenues of \$1 million or less exceeded the portion of area businesses that have revenue levels of \$1 million or less.

Small Loans to Farms

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent. In 2004, the portion of loans extended to farms with revenues of \$1 million or less exceeded the portion of area farms that have revenue levels of \$1 million or less. The bank's market share to the \$1 million or less borrowers also exceeded the bank's overall market share. The number of small loans to farms in 2002 and 2003 is not significant enough to perform a meaningful analysis.

Community Development Lending

Refer to Table 1 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. However, Table 5 does not separately list CD loans.

Integra did not originate any CD loans in this AA.

Product Innovation and Flexibility

Integra uses one non-proprietary affordable mortgage loan program (Hope of Evansville, Inc. Down Payment Assistance Loans) to meet an identified credit need of affordable housing for low- and moderate-income individuals. The use of this affordable mortgage loan program has a positive impact on the Lending Test. The flexible loan underwriting criteria includes down payment assistance and more liberal debt-to-income ratios. Integra originated 39 loans totaling \$2.6 million.

INVESTMENT TEST

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

Integra's performance under the Investment Test in the Evansville-Henderson IN-KY MSA # 21780 is rated Needs to Improve. Based on the full-scope review, the bank's performance in this AA is poor.

In drawing our conclusions relative to this AA, we considered the complexity of the activity, the bank's capacity, degree of competition, credit and community needs of the AA, and available opportunities for investment. As described in the Market Profiles section in Appendix C, we determined the opportunity to make qualified investments other than donations does exist, but is limited with the exception of low-income housing tax credits and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA.

During the evaluation period, Integra made \$97 thousand of qualified investments, none of which were complex. The qualified investments consisted of a mortgage-backed security and donations. The mortgage-backed security consisted of a \$53 thousand allocation of a \$1.7 million security for affordable housing for a larger regional area that includes this AA. This investment provided affordable loans to 18 low- and moderate-income families. Integra's allocation of this security consisted of one loan. Additionally, Integra donated \$44 thousand to organizations that have a CD purpose. However, only \$5 thousand of this amount went to organizations that are involved in affordable housing, which is a primary community need of this AA. This level of current period qualified investments is poor given the bank did not meet a primary AA need of affordable housing, the available opportunities (consisting of donations, mortgage-backed securities, and low-income housing tax credits), the relatively low volume of qualified investments, and the bank's capacity.

The investments made by Integra during prior evaluation periods for this AA that remain outstanding total \$1.1 million. Two of these investments consist of low-income housing tax credits to purchase and rehabilitate two apartment complexes (252 units) in this AA. These tax credits were acquired in 1995 and 1996 and have an outstanding balance of \$132 thousand. Two additional low-income housing tax credits, acquired in 1997 and 1998 for a larger regional area that includes this AA, remain outstanding with a balance of \$2.5 million. These funds and funds from other sources were used to construct and rehabilitate 33 multifamily complexes (1,974 units) in Ohio, Wisconsin, Kentucky, Indiana, and Illinois. The investments continue to have a positive impact in the various communities. The investments in the tax credit funds were allocated to individual AAs based on their pro-rata share of Integra's deposits. The amount allocated to this AA totals \$941 thousand.

SERVICE TEST

Integra's performance under the Service Test in the Evansville-Henderson IN-KY MSA # 21780 is rated Low Satisfactory. Based on the full-scope review, the bank's performance in this AA is adequate.

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.

Integra's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the AA. Integra's distribution of branches throughout moderate-income geographies exceeds the distribution of the population living in moderate-income geographies. Integra does not have any branches in low-income geographies within this AA. However, less than 3 percent of the AA's population resides in low-income geographies. There were no branch closings in this AA. However, there were two branch openings in a middle- and upper-income geography.

Integra's hours and services offered throughout the AA are good. Office hours and services do not vary in a way that inconveniences its AA, particularly in low- and moderate-income geographies. Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at 17 of the 19 branch offices in this AA. There are no material differences in the services offered at branches in moderate-income geographies versus branches in middle- and upper-income geographies.

Integra's automatic teller machine (ATM) network offers an alternative delivery system for providing retail-banking services to low- and moderate-income individuals and in low- and moderate-income geographies. The average monthly usage of ATMs in low- and moderate-income geographies is 300 and 17,000, respectively. In this AA, the percentage of ATMs in low-income geographies (2 percent) is somewhat lower than the percentage of the population residing in those geographies (3 percent). The percentage of ATMs in moderate-income geographies (19 percent) is somewhat lower than the percentage of the population residing in those geographies (21 percent).

Community Development Services

Integra provides a good level of CD services in this AA. Integra's CD services meet identified community needs of affordable housing, technical assistance to small business owners, financial counseling, child care, health care, and other social services primarily to low- and moderate-income individuals. Approximately 50 organizations have benefited from Integra's participation in providing CD services. Examples of these CD services are detailed below.

Affordable Housing

- **City of Evansville Housing Trust Fund:** Trust funds were used to provide affordable housing for low-income individuals residing in Vanderburgh County and funding to a local community development corporation (CDC) to implement a summer clean-up program that concentrated on alleys and empty lots in targeted low- and moderate-income neighborhoods. A total of eight rental homes were built for low-income families. An Integra representative is a Loan Committee member and participates in strategic planning to determine the best use of available funds.
- **The Housing Authority of the City of Evansville:** This non-profit organization provides affordable housing to low- and moderate-income individuals. An Integra representative is a

Board member and a member of the Finance Committee, and assists in completing applications for grant money.

- **Habitat for Humanity of Evansville:** This non-profit organization provides affordable housing to low-income individuals. An Integra representative, as a Board member and a member of the Family Selection Committee, assists in preparing annual budgets and in strategic planning.
- **HOPE, Inc.:** This non-profit organization provides down payment assistance and home ownership counseling for low- and moderate-income individuals. An Integra representative, as a Board member, is responsible for convening and administering board meetings, overseeing financial reports, and assisting in strategic planning.
- **Neighborhood Economic Development Center:** This non-profit, certified community development financial institution (CDFI), recently embarked on an additional mission of providing affordable housing to low-income individuals. An Integra representative participates in drafting business plans, reviewing financial reports, and preparing annual budgets, and assists in fund-raising activities and strategic planning.
- **United Caring Shelters, Inc.:** This non-profit organization provides transitional housing for the homeless. An Integra representative assists with fund raising, preparing annual budgets, allocating resources, and strategic planning.

Health Care

- **Echo Community Health Care Center, Inc.:** This non-profit organization provides free health care to low-income, uninsured and underinsured individuals. An Integra representative assists with strategic planning, preparing annual budgets, and fund raising.

Small Business Lending and Technical Assistance

- **Neighborhood Economic Development Center:** This non-profit organization, a CDFI, provides micro loans for start-up businesses and assistance in preparing business plans. An Integra representative attends monthly meetings, reviews financial reports, assists in preparing annual budgets, and provides one-on-one counseling on preparing a business plan.

Multistate Metropolitan Area Rating

Cincinnati-Middletown OH-KY-IN MSA # 17140

CRA rating for the Cincinnati-Middletown OH-KY-IN MSA # 17140²: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels are adequate.
- The geographic distribution of loans among geographies is excellent.
- The distribution of Integra’s loans among borrowers of different income levels is good. This demonstrates a good responsiveness to addressing identified community credit needs.
- Investment activity reflects a good level of responsiveness to identified community needs.
- The accessibility of Integra’s delivery systems to the geographies and individuals of different income levels is good. The bank provides an adequate level of CD services.

Description of Institution’s Operations in Cincinnati-Middletown OH-KY-IN MSA # 17140

Refer to the market profile for the Cincinnati-Middletown OH-KY-IN MSA # 17140 in Appendix C for detailed demographics and other performance context information.

LENDING TEST

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank’s lending activity.

Integra’s lending activity is adequate in the Cincinnati-Middletown OH-KY-IN MSA # 17140. During this evaluation period, 66 percent, 21 percent, and 13 percent of the loans originated/purchased in this AA were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 20 percent, 19 percent, and 61 percent were home purchase, home improvement, and home mortgage refinance loans, respectively. Integra did not originate any multifamily loans in this AA.

² This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Integra's lending activity is adequate given its deposit market share, especially considering the large number of lending competitors operating in the area. Integra ranks fifth in terms of deposits among depository institutions with a 10 percent market share. According to 2004 aggregate HMDA data, Integra is the fifteenth largest, third largest, and eleventh largest originator/purchaser of home purchase, home improvement, and home mortgage refinance loans with a 1 percent, 7 percent, and 2 percent market share, respectively. While Integra's market share of home purchase, home improvement, and home mortgage refinance loans is lower than its deposit market share, we considered the performance adequate given the large number of mortgage lenders originating loans within the AA, many of which are located outside the AA. Based on 2004 Aggregate CRA data, Integra ranks ninth and third among all lenders for small loans to businesses and small loans to farms with a 3 percent and 19 percent market share, respectively. Integra's lending levels are adequate and good for small loans to businesses and small loans to farms, respectively. While Integra's market share of small loans to businesses is lower than its deposit market share, we considered the performance adequate given the top six lenders are located outside the AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Integra's home mortgage loans and small loans to businesses and farms in the Cincinnati-Middletown OH-KY-IN MSA # 17140 is excellent. Integra did not originate any multifamily loans in this AA. There are no low-income geographies in this AA.

In the AA, we placed the most weight on the distribution of home mortgage refinance loans, then small loans to businesses, and then small loans to farms because they represent the largest percentage of loans originated/purchased within the AA.

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 in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Home Improvement Loans

The geographic distribution of home improvement loans is excellent. In 2004, the portion of home improvement loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is excellent. In 2004, the portion of home purchase loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

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 excellent. In 2004, the portion of small loans to businesses in moderate-income geographies exceeded the portion of businesses within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Small Loans to Farms

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

The geographic distribution of small loans to farms is good. In 2004, the portion of small loans to farms in moderate-income geographies exceeded the portion of farms within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of small loans to farms in moderate-income geographies was somewhat lower than the portion of farms within those geographies.

Lending Gap Analysis

We reviewed summary reports detailing Integra's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

As described under the Evansville-Henderson IN-KY MSA # 21780 Lending Test, a substantial majority (88 percent) of home mortgage loans originated/purchased by Integra during the evaluation period was within the bank's AAs in Kentucky, Illinois, Indiana, and Ohio. Integra originated/purchased 86 percent, 89 percent, 89 percent, and 52 percent of home purchase, home mortgage refinance, home improvement, and multifamily loans, respectively, within all of its AAs. The bank originated/purchased 84 percent and 80 percent of small loans to businesses and small loans to farms, respectively, within all of its AAs. All CD loans were originated/purchased within the bank's AAs. We gave positive consideration to this record of

lending within the AAs when drawing conclusions relative to the overall geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms reflects good dispersion among borrowers of different income levels in the Cincinnati-Middletown OH-KY-IN MSA # 17140. We placed the most weight on the distribution of home mortgage refinance loans, then small loans to businesses, and then small loans to farms because they represent the largest percentage of loans originated/purchased within the AA.

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/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families who live below the poverty level (9 percent of families) and the barriers that this may have on home ownership.

Home Purchase Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home purchase loans, an identified need. In 2004, the portion of home purchase loans to low-income borrowers was near the portion of families who are low-income. However, the bank's market share of loans to low-income borrowers exceeded the bank's overall market share. The portion of home purchase loans to moderate-income borrowers exceeded the portion of families who are moderate-income. The bank's market share of loans to moderate-income families was somewhat lower than the bank's overall market share. In 2003, Integra's performance was better than in 2004. In 2003, the portion of home purchase loans to low-income borrowers was near the portion of families who are low-income. The portion of home purchase loans to moderate-income borrowers exceeded the portion of families who are moderate-income. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of home purchase loans to low-income borrowers was significantly lower than the portion of families who are low-income. The portion of home purchase loans to moderate-income borrowers exceeded the portion of families who are moderate-income.

Home Improvement Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home improvement loans. In 2004, the portion of home improvement loans to low-income borrowers was somewhat lower than the portion of families who are low-income. However, the bank's market share of loans to low-income borrowers exceeded the bank's overall market share. The portion of home improvement loans to moderate-income borrowers was near the portion of families who are moderate-income. The bank's market share of loans to moderate-income families was somewhat lower than the portion of families who are moderate-income. In 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of home improvement loans to low-income borrowers was near the portion of families who are low-income. The portion of home improvement loans to moderate-income borrowers was lower

than the portion of families who are moderate-income. In 2002, Integra's performance was better than in 2004. In 2002, the portion of home improvement loans to low-income borrowers and moderate-income borrowers exceeded the portion of families who are low-income and moderate-income, respectively.

Home Mortgage Refinance Loans

Integra does 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 low-income borrowers was lower than the portion of families who are low-income. However, the bank's market share of loans to low-income borrowers was near the bank's overall market share. The portion of home mortgage refinance loans to moderate-income borrowers was near the portion of families who are moderate-income. The bank's market share of loans to moderate-income borrowers was somewhat lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was better than in 2004. In 2002 and 2003, the portion of home mortgage refinance loans to low-income borrowers was lower than the portion of families who are low-income. The portion of home mortgage refinance loans to moderate-income borrowers exceeded the portion of families who are moderate-income.

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/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 exceeded the portion of area businesses that have revenue levels of \$1 million or less. The bank's market share to the \$1 million or less borrowers exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Small Loans to Farms

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent. In 2004, the portion of loans extended to farms with revenues of \$1 million or less exceeded the portion of area farms that have revenue levels of \$1 million or less. The bank's market share to the \$1 million or less borrowers exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Community Development Lending

Refer to Table 1 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. However, Table 5 does not separately list CD loans.

Integra did not originate any CD loans in this AA.

Product Innovation and Flexibility

Integra did not present any innovative or flexible loan products for our consideration in this AA.

INVESTMENT TEST

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

Integra's performance under the Investment Test in the Cincinnati-Middletown OH-KY-IN MSA # 17140 is rated High Satisfactory. Based on the full-scope review, the bank's performance in this AA is good.

In drawing our conclusions relative to this AA, we considered the complexity of the activity, the bank's capacity, degree of competition, credit and community credit needs of the AA, and available opportunities for investment. As described in the Market Profiles section in Appendix C, we determined the opportunity to make qualified investments other than donations is extremely limited with the exception of low-income housing tax credits and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA.

During the evaluation period, Integra made \$597 thousand of qualified investments, none of which were complex. The qualified investments consisted of mortgage-backed securities and donations. The mortgage-backed securities consisted of a \$595 thousand allocation of three securities totaling \$22 million for affordable housing for low- and moderate-income individuals residing in a regional area that includes this AA. Additionally, Integra donated \$2 thousand to organizations that have a CD purpose.

Integra has two low-income housing tax credits from prior evaluation periods that remain outstanding. These tax credits, as previously discussed, are for a larger regional area that includes Integra's AA. The amount of these tax credits allocated to this AA totals \$93 thousand.

SERVICE TEST

Integra's performance under the Service Test in the Cincinnati-Middletown OH-KY-IN MSA # 17140 is rated High Satisfactory. Based on the full-scope review, the bank's performance in this 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.

Integra's delivery systems are accessible to geographies and individuals of different income levels throughout the AA. Integra's distribution of branches throughout moderate-income

geographies exceeds the distribution of the population living in moderate-income geographies. There are no low- and upper-income geographies in this AA. There were no branch closings or openings in this AA.

Integra's hours and services offered throughout the AA are good. Office hours and services do not vary in a way that inconveniences its AA, particularly in moderate-income geographies. Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at all five branch offices in this AA. There are no material differences in the services offered at branches in moderate-income geographies versus branches in middle-income geographies.

Integra's ATM network offers an alternative delivery system for providing retail-banking services to low- and moderate-income individuals and in moderate-income geographies. The average monthly usage of ATMs in moderate-income geographies is approximately 10,000. In this AA, the percentage of ATMs in moderate-income geographies (80 percent) exceeds the percentage of the population residing in those geographies (62 percent).

Community Development Services

Integra provides an adequate level of CD services in this AA. Integra's CD services have benefited approximately 15 organizations. The primary CD service consists of financial counseling. Additionally, an Integra representative assists with fund-raising activities to benefit low-income mothers and assisted in completing a grant application to benefit at-risk teenage girls. Also, an Integra representative serves on the Board, Finance Committee, and Program Evaluation Committee for Senior Services of Northern Kentucky that provides social services (transportation, education, meals, etc.) to low-income seniors. This individual assists with the budgeting process, reviewing of grant applications, and strategic planning.

State Rating

State of Kentucky

CRA Rating for Kentucky³: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels are adequate.
- The geographic distribution of loans among geographies is good. The geographic distribution of loans among geographies in the full-scope AA of Caldwell, Graves, Hopkins, and Union Counties is adequate. However, the bank's good performance in the limited-scope AAs of the Bowling Green MSA # 14540 and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties raises the level of the bank's overall performance in Kentucky to good.
- The distribution of Integra's loans among borrowers of different income levels is good. This demonstrates a good responsiveness to addressing identified community credit needs. The distribution of loans among borrowers of different income levels in the full-scope AA of Caldwell, Graves, Hopkins, and Union Counties is adequate. However, the bank's good performance in the limited-scope AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, Lexington – Fayette MSA # 30460, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties raises the level of the bank's overall performance in Kentucky to good.
- Investment activity reflects an adequate level of responsiveness to identified community needs.
- The accessibility of Integra's delivery systems to the geographies and individuals of different income levels is adequate. The bank provides an adequate level of CD services.

Description of Institution's Operations in Kentucky

The state of Kentucky, excluding the deposits associated with the Cincinnati-Middletown OH-KY-IN MSA # 17140, represents 27 percent (\$494 million) of Integra's total deposits. During the evaluation period, Integra originated/purchased 30 percent, 31 percent, and 28 percent of total home mortgage loans, small loans to businesses, and small loans to farms, respectively, within the state of Kentucky. Integra has 25 branch offices, 24 full-service ATMs, and 12 cash dispense only ATMs in Kentucky. It has 5 AAs and is the 15th largest bank in the state of

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Kentucky in relation to deposits. Its AAs are comprised of mostly rural areas. Integra's primary competition includes Old National Bank, Fifth Third Bank, Franklin Bank and Trust Company, US Bank, N.A., and Branch Banking and Trust Company. The AAs of Caldwell, Graves, Hopkins, and Union Counties and Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties have the largest percentage of Integra's deposits, branches, and loans originated/purchased within the state of Kentucky.

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

Scope of Evaluation in Kentucky

We selected the AA of Caldwell, Graves, Hopkins, and Union Counties to receive a full-scope review. This AA was chosen for a full-scope review because it has the largest percentage of deposits and branches and a significant portion of loans originated/purchased within the state of Kentucky. The remaining AAs of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties, Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, and Lexington-Fayette MSA # 30460 received a limited-scope review. Refer to the table in Appendix A for additional information on the scope of our review.

We placed the most weight on the results of the full-scope AA of Caldwell, Graves, Hopkins, and Union Counties and then the limited-scope AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties in arriving at state ratings, because these two AAs have the largest percentage of Integra's deposits, branches, and loans originated/purchased within the state.

We conducted two community contacts to assist in developing a market profile for the full-scope AA. We contacted a representative from a governmental housing agency and a small business development center. We determined opportunities to make CD loans and provide CD services within the full-scope AA are moderate. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of a low-income credit union and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Refer to the market profile for the state of Kentucky in Appendix C for detailed information on AA needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Kentucky is rated High Satisfactory. The bank's good performance in the geographic distribution of loans and/or distribution of loans among borrowers of different income levels in the limited-scope AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, Lexington – Fayette MSA # 30460, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties raises the level of the bank's performance in Kentucky to good. Based on full-scope reviews, the bank's performance in the AA of Caldwell, Graves, Hopkins, and Union Counties is adequate.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Integra's lending activity in the AA of Caldwell, Graves, Hopkins, and Union Counties is adequate. In this AA, 79 percent, 12 percent, and 9 percent of the loans originated/purchased were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 22 percent, 21 percent, and 57 percent were home purchase, home improvement, and home mortgage refinance loans, respectively. Multifamily loans represent less than 1 percent of total loans in this AA.

Integra's lending activity is adequate given its deposit market share, especially considering the large number of lending competitors operating in the area. Integra ranks second in terms of deposits among depository institutions with a 12 percent market share. According to 2004 aggregate HMDA data, Integra is the sixth largest, second largest, and fourth largest originator/purchaser of home purchase, home improvement, and home mortgage refinance loans with a 5 percent, 18 percent, and 6 percent market share, respectively. Integra's lending levels are good for home improvement loans. While Integra's market share of home purchase and home mortgage refinance loans is lower than its deposit market share, we considered the performance adequate given the large number of mortgage lenders originating loans within the AA, many of which are located outside the AA. Based on 2004 Aggregate CRA data, Integra ranks thirteenth and fourth among all lenders for small loans to businesses and small loans to farms with a 2 percent and 12 percent market share, respectively. Integra's lending levels are adequate for small loans to businesses and small loans to farms, respectively. While Integra's market share of small loans to businesses is lower than its deposit market share, we considered the performance adequate given seven of the top ten lenders are located outside the AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Integra's home mortgage loans and small loans to businesses is adequate in the AA of Caldwell, Graves, Hopkins, and Union Counties. The number of multifamily loans originated/purchased in this AA and the number of farms located in moderate-income geographies are not significant enough to perform a meaningful analysis. In this AA, there were no low-income geographies for years 2002 through 2004. There was only one moderate-income geography for years 2003 through 2004 and no moderate-income geographies in year 2002. Dunn and Bradstreet data indicates there are only two farms located in moderate-income geographies.

In this AA, we placed the most weight on the distribution of home mortgage refinance loans, then home purchase loans, and then home improvement loans because they represent the largest percentage of loans originated/purchased within the AA.

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 adequate. In 2004, the portion of home purchase loans in the moderate-income geography exceeded the portion of owner-occupied housing units within the geography. The bank's market share of loans in the moderate-income geography also exceeded the bank's overall market share. In 2003, Integra's performance was not as strong as in 2004. In 2003, Integra did not originate any home purchase loans in the moderate-income geography. Due to low loan volume, the percentage difference is represented by two loans.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. In 2004, the portion of home improvement loans in the moderate-income geography was somewhat lower than the portion of owner-occupied housing units within the geography. The bank's market share of loans in the moderate-income geography was also somewhat lower than the bank's overall market share. In 2003, Integra's performance was similar to 2004.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is poor. In 2004, the portion of home mortgage refinance loans in the moderate-income geography was lower than the portion of owner-occupied housing units within the geography. Due to low loan volume, the percentage difference is represented by one loan. The bank's market share of loans in the moderate-income geography was also lower than the bank's overall market share. In 2003, Integra's performance was worse than in 2004. In 2003, the portion of home mortgage refinance loans in the moderate-income geography was significantly lower than the portion of owner-occupied housing units within the geography. Due to low loan volume, the percentage difference is represented by five loans.

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 adequate. In 2004, the portion of small loans to businesses in the moderate-income geography exceeded the portion of businesses within the geography. The bank's market share of loans in the moderate-income geography also exceeded the bank's overall market share. In 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of small loans to businesses in the moderate-income geography was significantly lower than the portion of businesses within the geography. Due to low loan volume, the percentage difference is represented by two loans.

Lending Gap Analysis

We reviewed summary reports detailing Integra's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

As described under the Evansville-Henderson IN-KY MSA # 21780 Lending Test, a substantial majority (88 percent) of home mortgage loans originated/purchased by Integra during the evaluation period was within the bank's AAs in Kentucky, Illinois, Indiana, and Ohio. Integra originated/purchased 86 percent, 89 percent, 89 percent, and 52 percent of home purchase, home mortgage refinance, home improvement, and multifamily loans, respectively, within all of its AAs. The bank originated/purchased 84 percent and 80 percent of small loans to businesses and small loans to farms, respectively, within all of its AAs. All CD loans were originated/purchased within the bank's AAs. We gave positive consideration to this record of lending within the AAs when drawing conclusions relative to the overall geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms reflects adequate dispersion among borrowers of different income levels in the AA of Caldwell, Graves, Hopkins, and Union Counties. We placed the most weight on the distribution of home mortgage refinance loans, then home purchase loans, and then home improvement loans because they represent the largest percentage of loans originated/purchased within the AA.

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 who live below the poverty level (13 percent of families) and the barriers that this may have on home ownership.

Home Purchase Loans

Integra does an adequate job of addressing the low- and moderate-income borrower credit needs for home purchase loans. In 2004, the portion of home purchase loans to low-income borrowers and moderate-income borrowers, respectively, was significantly lower than the portion of AA families who are low-income and moderate-income. The bank's market share of loans to low-income borrowers and moderate-income borrowers, respectively, was also significantly lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was better than in 2004. In 2003, the portion of home purchase loans to low-income borrowers was lower than the portion of AA families who are low-income. The portion of home purchase loans to moderate-income borrowers exceeded the portion of AA families who are moderate-income. In 2002, the portion of home purchase loans to low-income borrowers was significantly lower than the portion of AA families who are low-income. The portion of home purchase loans to moderate-income families exceeded the portion of AA families who are moderate-income.

Home Improvement Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home improvement loans, an identified credit need. In 2004, the portion of home improvement loans to low-income borrowers was lower than the portion of AA families who are low-income. The bank's market share of loans to low-income borrowers was somewhat lower than the bank's overall market share. The portion of home improvement loans to moderate-income borrowers exceeded the portion of AA families who are moderate-income. The bank's market share of loans to moderate-income borrowers also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Home Mortgage Refinance Loans

Integra does an adequate 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 low-income borrowers was significantly lower than the portion of AA families who are low-income. However, the bank's market share of loans to low-income borrowers exceeded the bank's overall market share. The portion of home mortgage refinance loans to moderate-income borrowers was near the portion of AA families who are moderate-income. The bank's market share of loans to moderate-income borrowers exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of home mortgage refinance loans to low-income borrowers was significantly lower than the portion of AA families who are low-income. The portion of home mortgage refinance loans to moderate-income borrowers was somewhat lower than the portion of AA families who are moderate-income. In 2002, the portion of home mortgage refinance loans to low-income borrowers was significantly lower than the portion of AA families who are low-income. The portion of home mortgage refinance loans to moderate-income borrowers was lower than the portion of AA families who are moderate-income.

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/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 exceeded the portion of area businesses that have revenue levels of \$1 million or less. The bank's market share to the \$1 million or less borrowers exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Small Loans to Farms

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent. In 2004, the portion of loans extended to farms with revenues of \$1 million or less exceeded the portion of area farms that have revenue levels of \$1 million or less. The bank's market share to the \$1 million or less

borrowers exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Community Development Lending

Refer to Table 1 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. However, Table 5 does not separately list CD loans.

Integra did not originate any CD loans in this AA.

Product Innovation and Flexibility

Integra did not present any innovative or flexible loan products for our consideration in this AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties is stronger than the bank's overall performance in the state. Refer to Tables 1 through 12 in Appendix D for the facts and data that support these conclusions.

The stronger performance in the limited-scope AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties is attributed to the overall good performance in the geographic distribution of loans and distribution of loans among borrowers of different income levels versus the adequate performance for Kentucky. The stronger performance raises the level of the bank's overall performance under the Lending Test in Kentucky from Low Satisfactory to High Satisfactory.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the Investment Test in Kentucky is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Caldwell, Graves, Hopkins, and Union Counties is adequate.

In drawing our conclusions relative to this AA, we considered the complexity of the activity, the bank's capacity, degree of competition, credit and community credit needs of the AA, and available opportunities for investment. As described in the Market Profiles section in Appendix C, we determined the opportunity to make qualified investments other than

donations is extremely limited with the exception of a low-income credit union and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA.

During the evaluation period, Integra made \$266 thousand of qualified investments, none of which were complex. The qualified investments consisted of a mortgage-backed security and donations. The mortgage-backed security consisted of a \$256 thousand allocation of a \$60 million security for affordable housing for low- and moderate-income individuals residing in the state of Kentucky. Additionally, Integra donated \$10 thousand to organizations that have a CD purpose.

Integra has two low-income housing tax credits from prior evaluation periods that remain outstanding. These tax credits, as previously discussed, are for a larger regional area that includes Integra's AA. The amount of these tax credits allocated to this AA totals \$217 thousand.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties is not inconsistent with the bank's overall Low Satisfactory performance under the Investment Test in Kentucky. In the Lexington-Fayette MSA # 30460, the bank's performance is stronger than 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 stronger performance in the Lexington-Fayette MSA # 30460 is attributed to the overall good performance. The stronger performance does not raise the level of the bank's overall performance under the Investment Test in Kentucky.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Kentucky is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Caldwell, Graves, Hopkins, and Union Counties is adequate.

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.

Integra's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the AA. There are no low-income geographies in this AA. Integra does not have any branches in the one moderate-income geography within this AA, which only contains 3 percent of the AA's population. There were no branch closings or openings in this AA.

Integra's hours and services offered throughout the full-scope AAs are good. Office hours and services do not vary in a way that inconveniences its AA. Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at six of the eight branch offices in this AA.

Integra's ATM network offers an alternative delivery system for providing retail banking services to low- and moderate-income individuals. Integra does not have any ATMs in the one moderate-income geography.

Community Development Services

Integra provides an adequate level of CD services in this AA. Integra's CD services meet identified community needs of affordable housing, financial counseling, child care, health care, and other social services primarily to low- and moderate-income individuals. Approximately 20 organizations have benefited from Integra's participation in providing CD services. Examples of these CD services are detailed below.

- **Housing Authority of Madisonville:** This non-profit organization provides affordable housing to low- and moderate-income individuals. An Integra representative as a Board member is responsible for reviewing monthly financial reports, reviewing and approving annual budgets, and assisting in the allocation of resources.
- **Habitat for Humanity of Hopkins County:** This non-profit organization provides affordable housing to low-income individuals. Integra representatives teach budgeting and financial literacy classes for prospective homeowners, assist in preparing annual budgets and strategic planning, assist with fund-raising activities, and have taught a seminar on predatory lending.
- **Graves Growth Alliance, Inc.** This organization applies for and obtains grants for local housing authorities and works toward economic growth by bringing new industry into the community. An Integra representative is a Board member and reviews monthly financial reports.
- **Family Advocacy of Hopkins County:** This non-profit organization provides support to various agencies that provide health care, child care, and basic need services to low-income individuals. An Integra representative is a Board member and reviews monthly financial reports, approves annual budgets, and assists with planning and allocation of resources.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the AAs of the Bowling Green MSA # 14540, Clarksville TN-KY MSA # 17300, Lexington – Fayette MSA # 30460, and the AA of Anderson, Breckinridge, Grayson, Mason, Robertson, and Simpson Counties is not inconsistent with the bank's overall Low Satisfactory performance under the Service Test in Kentucky. Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

State Rating

State of Indiana

CRA Rating for Indiana⁴: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels are adequate.
- The geographic distribution of loans among geographies is good.
- The distribution of Integra's loans among borrowers of different income levels is good. This demonstrates a good responsiveness to addressing identified community credit needs.
- Flexible lending practices have a positive impact on the Lending Test performance for the state of Indiana.
- Investment activity reflects a poor level of responsiveness to identified community needs.
- The accessibility of Integra's delivery systems to the geographies and individuals of different income levels is good. The bank provides an adequate level of CD services.

Description of Institution's Operations in Indiana

The state of Indiana represents 22 percent (\$407 million) of Integra's total deposits. During the evaluation period, Integra originated/purchased 26 percent, 24 percent, and 33 percent of total home mortgage loans, small loans to businesses, and small loans to farms, respectively, within the state of Indiana. Integra has 17 branch offices, 17 full-service ATMs, and 5 cash dispense only ATMs in Indiana. It has 2 AAs and is the 16th largest bank in the state of Indiana in relation to deposits. Its AAs are comprised of mostly rural areas. Integra's primary competition includes Old National Bank, German American Bank, Regions Bank, and Fifth Third Bank. The AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties has the largest percentage of Integra's deposits, branches, and loans originated/purchased within the state of Indiana.

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

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Indiana

We selected the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties to receive a full-scope review. This AA was chosen for a full-scope review and received the most weight in arriving at state ratings because it has the largest percentage of deposits, branches, and loans originated/purchased within the state of Indiana. The remaining AA of Ripley County received a limited-scope review. Please refer to the table in Appendix A for additional information on the scope of our review.

We conducted two community contacts to assist in developing a market profile for the full-scope AA. We contacted a representative from a governmental housing agency and a small business development center. We determined opportunities to make CD loans and provide CD services within the full-scope AA are moderate. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Refer to the market profile for the state of Indiana in Appendix C for detailed information on AA needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Indiana is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties is good.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Integra's lending activity in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties is adequate. During this evaluation period, 73 percent, 16 percent, and 11 percent of the loans originated/purchased in this AA were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 19 percent, 13 percent, and 68 percent were home purchase, home improvement, and home mortgage refinance loans, respectively. Multifamily loans represent less than 1 percent of total loans in this AA.

Integra's lending activity is adequate given its deposit market share, especially considering the large number of lending competitors operating in the area. Integra ranks second in terms of deposits among depository institutions, with a 12 percent market share. According to 2004 aggregate HMDA data, Integra is the seventh largest, second largest, and second largest originator/purchaser of home purchase, home improvement, and home mortgage refinance loans with a 4 percent, 14 percent, and 6 percent market share, respectively. Integra's lending levels are good for home improvement loans. While Integra's market share of home purchase and home mortgage refinance loans is lower than its deposit market share, we considered the

performance adequate given the large number of mortgage lenders originating loans within the AA, many of which are located outside the AA. Based on 2004 Aggregate CRA data, Integra ranks eleventh and third among all lenders for small loans to businesses and farms, with a 3 percent and 14 percent market share, respectively. Integra's lending levels are adequate and good for small loans to businesses and small loans to farms, respectively. While Integra's market share of small loans to businesses is lower than its deposit market share, we considered the performance adequate given seven of the top ten lenders are located outside the AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Integra's home mortgage loans and small loans to businesses and farms is good in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties. The number of multifamily loans originated/purchased in this AA is not significant enough to perform a meaningful analysis. There are no low-income geographies in this AA.

In the AA, we placed the most weight on the distribution of home mortgage refinance loans, then small loans to businesses, and then home purchase loans because they represent the largest percentage of loans originated/purchased within the AA.

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 good. In 2004, the portion of home purchase loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of home purchase loans in moderate-income geographies was lower than the portion of owner-occupied housing units within those geographies.

Home Improvement Loans

The geographic distribution of home improvement loans is excellent. In 2004, the portion of home improvement loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies equaled the bank's overall market share. In the period 2002 and 2003, Integra's performance was similar to 2004.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is good. In 2004, the portion of home mortgage refinance loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In 2003,

Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of home mortgage refinance loans in moderate-income geographies was somewhat lower than the portion 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, the portion of small loans to businesses in moderate-income geographies was somewhat lower than the portion of businesses within those geographies. However, the bank's market share of loans in moderate-income geographies exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was better than in 2004. In 2002, the portion of small loans to businesses in moderate-income geographies exceeded the portion of businesses within those geographies.

Small Loans to Farms

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

The geographic distribution of small loans to farms is good. In 2004, the portion of small loans to farms in moderate-income geographies exceeded the portion of small farms within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of small loans to farms in moderate-income geographies was lower than the portion of farms within those geographies. Due to low loan volume, the percentage difference is represented by four loans.

Lending Gap Analysis

We reviewed summary reports detailing Integra's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

As described under the Evansville-Henderson IN-KY MSA # 21780 Lending Test, a substantial majority (88 percent) of home mortgage loans originated/purchased by Integra during the evaluation period was within the bank's AAs in Kentucky, Illinois, Indiana, and Ohio. Integra originated/purchased 86 percent, 89 percent, 89 percent, and 52 percent of home purchase, home mortgage refinance, home improvement, and multifamily loans, respectively, within all of its AAs. The bank originated/purchased 84 percent and 80 percent of small loans to businesses and small loans to farms, respectively, within all of its AAs. All CD loans were originated/purchased within the bank's AAs. We gave positive consideration to this record of

lending within the AAs when drawing conclusions relative to the overall geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms reflects good dispersion among borrowers of different income levels in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties. We placed the most weight on the distribution of home mortgage refinance loans, then small loans to businesses, and then home purchase loans because they represent the largest percentage of loans originated/purchased within the AA.

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/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families who live below the poverty level (7 percent of families) and the barriers that this may have on home ownership.

Home Purchase Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home purchase loans, an identified need. In 2004, the portion of home purchase loans to low-income borrowers was near the portion of families who are low-income. The bank's market share of loans to low-income borrowers exceeded the bank's overall market share. The portion of home purchase loans to moderate-income borrowers exceeded the portion of families who are moderate-income. The bank's market share of loans to moderate-income borrowers also exceeded the bank's overall market share. In the period 2002 and 2003, Integra's performance was not as strong as in 2004. In 2002 and 2003, the portion of home purchase loans to low-income borrowers was somewhat lower than the portion of families who are low-income. The portion of home purchase loans to moderate-income borrowers exceeded the portion of families who are moderate-income.

Home Improvement Loans

Integra does an excellent job of addressing the low- and moderate-income borrower credit needs for home improvement loans. In 2004, the portion of home improvement loans to low-income borrowers and moderate-income borrowers, respectively, exceeded the portion of families who are low- and moderate-income. The bank's market share of loans to low-income borrowers and moderate-income borrowers, respectively, also exceeded the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of home improvement loans to low-income borrowers was somewhat lower than the portion of families who are low-income. The portion of home improvement loans to moderate-income borrowers exceeded the portion of families who are moderate-income.

Home Mortgage Refinance Loans

Integra does 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 low-income borrowers was lower than the portion of families who are low-income. The bank's market share of loans to low-income borrowers was somewhat lower than the bank's overall market share. The portion of home mortgage refinance loans to moderate-income borrowers exceeded the portion of families who are moderate-income. The bank's market share of loans to moderate-income borrowers was near the bank's overall market share. In 2002 and 2003, Integra'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/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 exceeded the portion of area businesses that have revenues of \$1 million or less. The bank's market share to the \$1 million or less borrowers also exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of loans extended to businesses with revenues of \$1 million or less was somewhat lower than the portion of area businesses that have revenues of \$1 million or less.

Small Loans to Farms

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is good. In 2004, the portion of loans extended to farms with revenues of \$1 million or less was somewhat lower than the portion of area farms that have revenues of \$1 million or less. However, the bank's market share to the \$1 million or less borrowers was near the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was better than in 2004. In 2003, the portion of loans extended to farms with revenues of \$1 million or less exceeded the portion of area farms that have revenues of \$1 million or less.

Community Development Lending

Refer to Table 1 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. However, Table 5 does not separately list CD loans.

Integra did not originate any CD loans in this AA.

Product Innovation and Flexibility

Integra uses one non-proprietary affordable mortgage loan program (Guaranteed Rural Housing Loan Program) to meet an identified credit need of affordable housing for low- and moderate-income individuals. The use of this affordable mortgage loan program has a positive impact on the Lending Test. The flexible loan underwriting criteria include 100 percent financing, the use of nontraditional credit history, and more liberal debt-to-income ratios. Integra originated 12 loans totaling \$760 thousand in this AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the AA of Ripley County is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in Indiana. Refer to Tables 1 through 12 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the Investment Test in Indiana is rated Needs to Improve. Based on full-scope reviews, the bank's performance in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties is poor.

In drawing our conclusions relative to this AA, we considered the complexity of the activity, the bank's capacity, degree of competition, credit and community needs of the AA, and available opportunities for investment. As described in the Market Profiles section in Appendix C, we determined the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA.

During the evaluation period, Integra made \$11 thousand of qualified investments consisting of donations to 57 organizations that have a CD purpose. These organizations provide social services and affordable housing to low- and moderate-income individuals. This level of current period qualified investments is poor given the bank's capacity and available opportunities consisting of donations and mortgage-backed securities.

Integra has two low-income housing tax credits from prior evaluation periods that remain outstanding. These tax credits, as previously discussed, are for a larger regional area that includes Integra's AA. The amount of these tax credits allocated to this AA totals \$490 thousand.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the AA of Ripley County is not inconsistent with the bank's overall Needs to Improve performance under the Investment Test in Indiana. Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Indiana is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties 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.

Integra's delivery systems are accessible to geographies and individuals of different income levels throughout the AA. Integra's distribution of branches throughout moderate-income geographies exceeds the distribution of the population living in moderate-income geographies. There are no low-income geographies in this AA. There were two branch closings in this AA that were located in middle-income geographies. There were no branch openings.

Integra's hours and services offered throughout the full-scope AA are good. Office hours and services do not vary in a way that inconveniences its AA, particularly in moderate-income geographies. Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at 11 of the 14 branch offices in this AA. There are no material differences in the services offered at branches in moderate-income geographies versus branches in middle- and upper-income geographies.

Integra's ATM network offers an alternative delivery system for providing retail banking services to low- and moderate-income individuals and in moderate-income geographies. The average monthly usage of ATMs in moderate-income geographies is approximately 11,000. In this AA, the percentage of ATMs in moderate-income geographies (26 percent) exceeds the percentage of the population residing in those geographies (16 percent).

Community Development Services

Integra provides an adequate level of CD services in this AA. Integra's CD services have benefited 15 organizations. CD services are related to affordable housing, small business financing, and providing social services to low- and moderate-income individuals. Examples of these CD services are detailed below.

- **Hoosier Uplands Economic Development Corporation:** This non-profit organization provides or assists in providing a wide range of services to low- and moderate-income individuals including health care, affordable housing, energy assistance, family services, and other social services. An Integra representative assisted in applying for and obtaining a \$300 thousand grant from the Federal Home Loan Bank with proceeds used to provide 32 rental assistance certificates for low-income tenants. As part of Integra's participation in the grant, Integra is required to monitor activities to ensure conditions for receiving the grant are complied with.
- **Lincoln Hills Development Corporation:** This non-profit organization provides or assists in providing a wide range of services to low- and moderate-income individuals including affordable housing, child welfare, head start, job training, energy assistance, weatherization, health care, and youth services. An Integra representative serves on the Budget Committee and assists in preparing budgets.
- **City of Huntingburg:** The governmental agency established a loan fund for small business owners that do not qualify for bank financing. An Integra representative assisted in establishing the loan fund.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the AA of Ripley County is not inconsistent with the bank's overall High Satisfactory performance under the Service Test in Indiana. Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

State Rating

State of Illinois

CRA Rating for Illinois⁵: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels are adequate.
- The geographic distribution of loans among geographies is good.
- The distribution of Integra's loans among borrowers of different income levels is good. This demonstrates a good responsiveness to addressing identified community credit needs.
- Investment activity reflects a good level of responsiveness to identified community needs.
- The accessibility of Integra's delivery systems to the geographies and individuals of different income levels is good. The bank provides an adequate level of CD services.

Description of Institution's Operations in Illinois

The state of Illinois represents 10 percent (\$193 million) of Integra's total deposits. During the evaluation period, Integra originated/purchased 9 percent, 11 percent, and 25 percent of total home mortgage loans, small loans to businesses, and small loans to farms, respectively, within the state of Illinois. Integra has eight branch offices, eight full-service ATMs, and three cash dispense only ATMs in Illinois. It has two AAs and is the two-hundredth and second largest bank in the state of Illinois in relation to deposits. Its AAs are comprised of mostly rural areas. Integra's primary competition includes Banterra Bank, City National Bank of Metropolis, Fairfield National Bank, Peoples National Bank of McLeansboro, and Old National Bank. The AA of Jefferson, Lawrence, Wayne, and White Counties has the largest percentage of loans originated/purchased and approximately half of Integra's deposits within the state of Illinois.

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

⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Illinois

We selected the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties to receive a full-scope review. This AA was chosen for a full-scope review because it has the largest percentage of branches within the state of Illinois and approximately half the deposits within the state, and because the limited-scope AA of Jefferson, Lawrence, Wayne, and White Counties received a full-scope review at the last CRA evaluation. We placed the most weight on the results of the full-scope AA in arriving at state ratings. Please refer to the table in Appendix A for additional information on the scope of our review.

We conducted two community contacts to assist in developing a market profile for the full-scope AA. We contacted a representative from a governmental housing agency and a small business development center. We determined opportunities to make CD loans and provide CD services within the full-scope AA are moderate. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Refer to the market profile for the state of Illinois in Appendix C for detailed information on AA needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties is good.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Integra's lending activity in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties is adequate. During this evaluation period, 60 percent, 12 percent, and 28 percent of the loans originated/purchased in this AA were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans, 13 percent, 41 percent, and 46 percent were home purchase, home improvement, and home mortgage refinance loans, respectively. Integra did not originate any multifamily loans in this AA.

Integra's lending activity is adequate given its deposit market share, especially considering the large number of lending competitors operating in the area. Integra ranks third in terms of deposits among depository institutions with a 19 percent market share. According to 2004 aggregate HMDA data, Integra is the ninth largest, largest, and largest originator/purchaser of home purchase, home improvement, and home mortgage refinance loans with a 4 percent, 51 percent, and 11 percent market share, respectively. Integra's lending levels are good for home improvement and home mortgage refinance loans given their number one ranking and their loan market share. While Integra's market share of home purchase loans is lower than its

deposit market share, we considered the performance adequate given the large number of mortgage lenders originating loans within the AA, many of which are located outside the AA. Based on 2004 Aggregate CRA data, Integra ranks eighth and second among all lenders for small loans to businesses and small loans to farms, with a 2 percent and 8 percent market share, respectively. Integra's lending levels are adequate for small loans to businesses and small loans to farms. While Integra's market share of small loans to businesses is lower than its deposit market share, we considered the performance adequate given eight of the top ten lenders are located outside the AA.

Distribution of Loans by Income Level of the Geography

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.

The geographic distribution of Integra's home mortgage loans and small loans to businesses and farms is good in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties. The number of home purchase loans in this AA is not significant enough to perform a meaningful analysis. There are no low-income geographies in this AA.

In the AA, we placed equal weight on the distribution of home mortgage refinance loans and small loans to farms because they represent the largest percentage of loans originated/purchased within the AA. Home improvement loans received the next most weight within the AA.

Home Mortgage Loans

Home Improvement Loans

The geographic distribution of home improvement loans is good. In 2004, the portion of home improvement loans in moderate-income geographies was significantly lower than the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies was lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was better than in 2004. In 2002 and 2003, the portion of home improvement loans in moderate-income geographies exceeded the portion of owner-occupied housing units within those geographies.

Home Mortgage Refinance Loans

The geographic distribution of home mortgage refinance loans is good. In 2004, the portion of home mortgage refinance loans in moderate-income geographies was lower than the portion of owner-occupied housing units within those geographies. The bank's market share of loans in moderate-income geographies was somewhat lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was better than in 2004. In 2003, the portion of home mortgage refinance loans in moderate-income geographies was near the portion of owner-occupied housing units within those geographies. In 2002, the portion of home mortgage refinance loans in moderate-income geographies exceeded the portion 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 excellent. In 2004, the portion of small loans to businesses in moderate-income geographies was near the portion of businesses within those geographies. However, the bank's market share of loans in moderate-income geographies exceeded the bank's overall market share. In 2002, Integra's performance was better than in 2004. In 2002, the portion of small loans to businesses in moderate-income geographies exceeded the portion of businesses within those geographies. The number of small loans to businesses in 2003 was not significant enough to perform a meaningful analysis.

Small Loans to Farms

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

The geographic distribution of small loans to farms is excellent. In 2004, the portion of small loans to farms in moderate-income geographies exceeded the portion of farms within those geographies. The bank's market share of loans in moderate-income geographies also exceeded the bank's overall market share. In 2003, Integra's performance was similar to 2004. In 2002, Integra's performance was not as strong as in 2004. In 2002, the portion of small loans to farms in moderate-income geographies was somewhat lower than the portion of farms within those geographies.

Lending Gap Analysis

We reviewed summary reports detailing Integra's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

As described under the Evansville-Henderson IN-KY MSA # 21780 Lending Test, a substantial majority (88 percent) of home mortgage loans originated/purchased by Integra during the evaluation period was within the bank's AAs in Kentucky, Illinois, Indiana, and Ohio. Integra originated/purchased 86 percent, 89 percent, 89 percent, and 52 percent of home purchase, home mortgage refinance, home improvement, and multifamily loans, respectively, within all of its AAs. The bank originated/purchased 84 percent and 80 percent of small loans to businesses and small loans to farms, respectively, within all of its AAs. All CD loans were originated/purchased within the bank's AAs. We gave positive consideration to this record of lending within the AAs when drawing conclusions relative to the overall geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans, small loans to businesses, and small loans to farms reflects good dispersion among borrowers of different income levels in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties. In the AA, we placed equal weight on the distribution of home mortgage refinance loans and small loans to farms because they represent the largest percentage of loans originated/purchased within the AA. Home improvement loans received the next most weight within the AA. The number of home purchase loans in this AA is not significant enough to perform a meaningful analysis.

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/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of families who live below the poverty level (11 percent of families) and the barriers that this may have on home ownership.

Home Improvement Loans

Integra does a good job of addressing the low- and moderate-income borrower credit needs for home improvement loans. In 2004, the portion of home improvement loans to low-income borrowers was lower than the portion of families who are low-income. However, the bank's market share of loans to low-income borrowers was near the bank's overall market share. The portion of home improvement loans to moderate-income borrowers was somewhat lower than the portion of families who are moderate-income. The bank's market share of loans to moderate-income borrowers was also somewhat lower than the bank's overall market share. In the period 2002 and 2003, Integra's performance was better than in 2004. In 2003, the portion of home improvement loans to low-income borrowers exceeded the portion of families who are low-income. The portion of home improvement loans to moderate-income borrowers was somewhat lower than the portion of families who are moderate-income. In 2002, the portion of home improvement loans to low-income borrowers and moderate-income borrowers, respectively, was near the portion of families who are low- and moderate-income.

Home Mortgage Refinance Loans

Integra does an adequate 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 low-income borrowers was lower than the portion of families who are low-income. However, the bank's market share of loans to low-income borrowers exceeded the bank's overall market share. The portion of home mortgage refinance loans to moderate-income borrowers exceeded the portion of families who are moderate-income. The bank's market share of loans to moderate-income borrowers also exceeded the bank's overall market share. In 2002, Integra's performance was similar to 2004. In 2003, Integra's performance was not as strong as in 2004. In 2003, the portion of home mortgage refinance loans to low-income borrowers was significantly lower than the portion of families who are low-income. The portion of home mortgage refinance loans to moderate-income borrowers was lower than the portion of families who are moderate-income.

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/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 exceeded the portion of area businesses that have revenues of \$1 million or less. The bank's market share of the \$1 million or less borrowers also exceeded the bank's overall market share. In 2002, Integra's performance was similar to 2004. The number of small loans to businesses in 2003 was not significant enough to perform a meaningful analysis.

Small Loans to Farms

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent. In 2004, the portion of loans extended to farms with revenues of \$1 million or less exceeded the portion of area farms that have revenues of \$1 million or less. The bank's market share of the \$1 million or less borrowers also exceeded the bank's overall market share. In 2002 and 2003, Integra's performance was similar to 2004.

Community Development Lending

Refer to Table 1 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. However, Table 5 does not separately list CD loans.

CD lending has a neutral impact on the Lending Test for the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties due to the low volume of CD loans. Integra originated two CD loans totaling \$104 thousand within this AA. A summary of these loans is detailed below.

- A \$100 thousand loan to a non-profit organization that provides family counseling to low- and moderate-income individuals, including individuals with substance abuse or domestic violence issues, and who are developmentally disabled. The organization serves approximately 1,700 individuals annually. Integra's loan and funds from other sources were used to fund a living facility.
- A \$4 thousand loan to a non-profit organization that provides eye glasses to low- and moderate-income individuals. Loan proceeds were used to purchase a tractor pull sled that was used for a fund raiser.

Product Innovation and Flexibility

Integra did not present any innovative or flexible loan products for our consideration in this AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the AA of Jefferson, Lawrence, Wayne, and White Counties is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in Illinois. Refer to Tables 1 through 12 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the Investment Test in Illinois is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties is good.

In drawing our conclusions relative to this AA, we considered the complexity of the activity, the bank's capacity, degree of competition, credit and community credit needs of the AA, and available opportunities for investment. As described in the Market Profiles section in Appendix C, we determined the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA.

During the evaluation period, Integra made \$414 thousand of qualified investments, none of which were complex. The qualified investments consisted of mortgage-backed securities and donations. The mortgage-backed securities consisted of a \$411 thousand allocation of two securities totaling \$22 million for affordable housing for low- and moderate-income individuals residing in a regional area that includes this AA. Additionally, Integra donated \$3 thousand to organizations that have a CD purpose.

Integra has two low-income housing tax credits from prior evaluation periods that remain outstanding. These tax credits, as previously discussed, are for a larger regional area that includes Integra's AA. The amount of these tax credits allocated to this AA totals \$129 thousand.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the AA of Jefferson, Lawrence, Wayne, and White Counties is not inconsistent with the bank's overall High Satisfactory performance under the Investment Test in Illinois. Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Illinois is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the AA of Gallatin, Hardin, Johnson, Massac, and Pope Counties 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.

Integra's delivery systems are accessible to geographies and individuals of different income levels throughout the AA. Integra's distribution of branches throughout moderate-income geographies exceeds the distribution of the population living in moderate-income geographies. There are no low- and upper-income geographies in this AA. There were no branch closings or openings in this AA.

Integra's hours and services offered throughout the full-scope AAs are good. Office hours and services do not vary in a way that inconveniences its AA, particularly in moderate-income geographies. Banking hours and services are provided Monday through Friday and are supplemented by Saturday hours at all five branch offices in this AA. There are no material differences in the services offered at branches in moderate-income geographies versus branches in middle-income geographies.

Integra's ATM network offers an alternative delivery system for providing retail-banking services to low- and moderate-income individuals and in moderate-income geographies. The average monthly usage of ATMs in moderate-income geographies is approximately 3,000. In this AA, the percentage of ATMs in moderate-income geographies (50 percent) exceeds the percentage of the population residing in those geographies (29 percent).

Community Development Services

Integra provides an adequate level of CD services in this AA. Integra's CD services have benefited approximately ten organizations. CD services are related to financial counseling, fund-raising, and home ownership counseling.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the AA of Jefferson, Lawrence, Wayne, and White Counties is not inconsistent with the bank's overall High Satisfactory performance under the Service Test in Illinois. Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and 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): 1/2/02 to 12/31/04 Investment and Service Tests and CD Loans: 1/2/02 to 9/30/05	
Financial Institution	Products Reviewed	
Integra Bank, N.A. (Integra) Evansville, Indiana	Home mortgage loans, small loans to businesses and farms, and community development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Evansville-Henderson IN-KY MSA # 21780	Full-Scope (FS)	
Cincinnati-Middletown OH-KY-IN MSA # 17140	Full-Scope (FS)	
State of Kentucky Caldwell, Graves, Hopkins, & Union Counties	Full-Scope (FS)	
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties	Limited-Scope (LS)	
Bowling Green MSA # 14540 (Warren County)	Limited-Scope (LS)	
Clarksville TN-KY MSA # 17300 (Trigg County, KY)	Limited-Scope (LS)	
Lexington-Fayette MSA # 30460 (Fayette & Scott Counties)	Limited-Scope (LS)	
State of Indiana Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties	Full-Scope (FS)	
Ripley County	Limited Scope (LS)	
State of Illinois Gallatin, Hardin, Johnson, Massac, & Pope Counties	Full-Scope (FS)	
Jefferson, Lawrence, Wayne, & White Counties	Limited-Scope (LS)	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		INTEGRA BANK, N.A.		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Integra Bank, N.A.	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Evansville-Henderson IN-KY MSA # 21780	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
Cincinnati-Middletown OH-KY-IN MSA # 17140	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Kentucky	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Indiana	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Illinois	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

Evansville-Henderson IN-KY MSA # 21780

Demographic Information for Full-Scope Area: Evansville-Henderson IN-KY MSA # 21780						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	74	4.05	24.32	48.65	22.98	0.00
Population by Geography	297,986	2.59	20.84	49.47	27.10	0.00
Owner-Occupied Housing by Geography	86,077	1.68	16.36	52.64	29.32	0.00
Businesses by Geography	14,513	2.44	26.21	49.49	21.86	0.00
Farms by Geography	1,045	0.19	9.57	56.17	34.07	0.00
Family Distribution by Income Level	80,777	18.14	18.57	24.14	39.15	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	29,652	4.36	29.64	51.38	14.62	0.00
Median Family Income	= \$48,255	Median Housing Value		= \$81,825		
HUD Adjusted Median Family Income for 2004	= \$55,300	Unemployment Rate (August 2005)		= 4.94%		
Households Below the Poverty Level	= 10.33%					

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, and 2004 HUD updated MFI.

Integra's AA for this performance evaluation consists of five (Gibson, Posey, Vanderburgh, and Warrick Counties, Indiana, and Webster County, Kentucky) of the six counties that comprise the Evansville-Henderson IN-KY MSA, which is located in southeast Indiana and northwest Kentucky. Integra's AA for this performance evaluation excludes Henderson County, Kentucky, because Integra did not open a branch in this county until December 20, 2004, and it is a relatively new market for the bank. This MSA is the fifth largest MSA in the states of Indiana and Kentucky. Integra has 19 branch offices, 20 full-service ATMs, and 34 cash dispense only ATMs located within the AA. Over the evaluation period, 30 percent of home mortgage loans, 29 percent of small loans to businesses, and 8 percent of small loans to farms were derived from this AA. The bank's primary business focus in the AA is traditional retail banking products.

Integra's deposits in this AA total \$684 million. This represents 37 percent of the bank's total deposits. Integra is the third largest deposit-taking institution in the AA with a 14 percent market share, based on FDIC deposit market share data as of June 30, 2005. Major competitors include Old National Bank, Fifth Third Bank, and First Federal Savings Bank.

The local economy is stable and diversified. Major industries consist of manufacturing, followed by education and health services, retail trade, and government. The MSA is known for the production of a wide variety of manufactured products including motor vehicles, refrigerators, pharmaceuticals, nutritional products, and plastic products. Major employers

include Toyota Motor Corporation, General Electric, Mission Health Systems, Inc., Deaconess Hospital, Alcoa, Mead Johnson Nutritional Group, and Whirlpool Corporation.

In the AA, non-agricultural wage and salaried employment rose minimally from 150,252 in December 2000 to 154,111 in August 2005, an increase of 3 percent. During this same time period, the unemployment rate has risen from 2.9 percent to 4.9 percent. The state of Indiana, state of Kentucky, and national unemployment rates were 5.2 percent, 5.1 percent, and 4.9 percent, respectively, as of August 2005. Gibson County and Warrick County, Indiana, had the highest and lowest unemployment rates in the AA of 5.1 percent and 4.2 percent, respectively. Seven percent of families live below the poverty level in the AA, based on 2000 Census Data. It is especially difficult for this segment of the population to afford and maintain a home.

The 2004 HUD adjusted median family income for the AA is \$55,300. Eighteen percent and 19 percent of families are low- and moderate-income, respectively, based on 2000 Census Data. The 2000 median housing value for the AA is \$81,825. This represents a 49 percent increase in the price of a home (\$54,902) from 1990 Census Data.

In 2004, the National Low Income Housing Coalition (NLIHC) estimated that 34 percent, 38 percent, 38 percent, 38 percent, and 40 percent of renters in Gibson, Posey, Vanderburgh, and Warrick Counties, Indiana, and Webster County, Kentucky, respectively, paid more than 30 percent of their income for housing costs. This compares to 42 percent for the states of Indiana and Kentucky. An individual would either need to earn between 168 percent and 202 percent of the federal minimum wage (based on a 40-hour workweek) or work a 67- to 80-hour workweek to afford the fair market rent between \$449 and \$538.

Included in this AA is an Indiana designated Enterprise Zone located in Evansville, Indiana. Many programs exist through tax benefits and incentives and loan and grant programs to facilitate investment in the zone, improve the quality of housing, and implement CD projects that support quality jobs and strong neighborhoods.

We determined the community's needs by contacting representatives from a regional economic development corporation and two non-profit housing organizations. We also reviewed the Department of Housing and Urban Development (HUD) Consolidated Housing and CD Plan for the city of Evansville, a needs assessment prepared by the University of Southern Indiana Center for Business and Economics Research, and a Planning Study prepared by the Evansville Redevelopment Commission. HUD Consolidated Housing and CD Plans are comprehensive planning documents that identify community needs.

We identified the following credit and non-credit related needs in this AA:

- Affordable housing (i.e., HUD Section 8 subsidized housing, short- and long-term housing for the homeless, single family owner-occupied, and multifamily rental) for low- and moderate-income individuals. Presently, the waiting list for HUD Section 8 housing is two years.
- Affordable home improvement and rehabilitation loans and grants to improve the physical condition of older housing stock.
- Redevelopment of vacant and abandoned property.
- Small business venture capital loans.

- Social services to low- and moderate-income families, including child care, health care, employment and job training, nutrition, and financial literacy services.

We determined the opportunities to make CD loans and provide CD services within the AA are abundant. The AA has numerous CD organizations including a CDFI, a CDC, a community housing development organization (CHDO), and many other non-profit housing and social service agencies that provide services to low- and moderate-income individuals. Additionally, there are numerous agencies that are involved in economic and business development. The opportunity to make qualified investments other than donations does exist, but is limited. These opportunities include low-income housing tax credits and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Although there is a CDFI, a CDC, and a CHDO in this AA, these organizations lack the capacity that would enable a financial institution to make an equity investment into these organizations. Competition for CD loans, qualified investments, and CD services is moderate to high and consists primarily of local financial institutions that have a presence within the AA.

Cincinnati-Middletown OH-KY-IN MSA # 17140

Demographic Information for Full-Scope Area: Cincinnati-Middletown OH-KY-IN MSA #17140						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	13	0.00	69.23	30.77	0.00	0.00
Population by Geography	72,539	0.00	61.95	38.05	0.00	0.00
Owner-Occupied Housing by Geography	20,662	0.00	61.51	38.49	0.00	0.00
Businesses by Geography	3,064	0.00	68.28	31.72	0.00	0.00
Farms by Geography	510	0.00	62.16	37.84	0.00	0.00
Family Distribution by Income Level	20,244	27.51	24.09	25.20	23.20	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	10,446	0.00	65.69	34.31	0.00	0.00
Median Family Income	= \$54,771	Median Housing Value		= \$116,666		
HUD Adjusted Median Family Income for 2004	= \$61,400	Unemployment Rate (August 2005)		= 5.55%		
Households Below the Poverty Level	= 9.95%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2004 HUD updated MFI.

Integra's AA consists of three (Gallatin and Grant Counties, Kentucky, and Brown County, Ohio) of the fifteen counties that comprise the Cincinnati-Middletown OH-KY-IN MSA, which is located in southwest Ohio and north central Kentucky. Integra's AA excludes all three counties (Dearborn, Franklin, and Ohio) in Indiana, four counties in Kentucky (Bracken, Campbell, Kenton, and Pendleton) and four counties in Ohio (Butler, Clermont, Hamilton, and Warren) because it doesn't have any branches located in these counties. The AA for this performance evaluation also excludes Boone County, Kentucky, because Integra did not open a branch in this county until May 25, 2005, and it is a relatively new market for the bank. This MSA is the second largest MSA in the states of Indiana, Kentucky, and Ohio. Integra has five branch offices, five full-service ATMs, and zero cash dispense only ATMs located within the AA. Over the evaluation period, 4 percent of home mortgage loans, 6 percent of small loans to businesses, and 6 percent of small loans to farms were derived from this AA. The bank's primary business focus in the AA is traditional retail banking products.

Integra's deposits in this AA total \$68 million. This represents 4 percent of the bank's total deposits. Integra is the fifth largest deposit-taking institution in the AA with a 10 percent market share, based on FDIC deposit market share data as of June 30, 2005. Major competitors include Eagle Bank, Inc., National Bank & Trust Company, Grant County Deposit Bank, and Ripley Federal Savings Bank.

Cincinnati's metro area local economy is stable and diversified. Major industries consist of professional and business services, followed by government, education and health services, and manufacturing. A large percentage of individuals residing in the AA commute to Cincinnati for employment. Major employers include the University of Cincinnati, The Kroger Company, Health Alliance of Greater Cincinnati, Procter and Gamble, and TriHealth Inc.

In the AA, non-agricultural wage and salaried employment rose minimally from 34,842 in December 2000 to 36,433 in August 2005, an increase of 5 percent. During this same time period, the unemployment rate has risen from 4.6 percent to 5.5 percent. The state of Ohio, state of Kentucky, and national unemployment rates were 5.6 percent, 5.1 percent, and 4.9 percent, respectively, as of August 2005. Brown County, Ohio, and Grant County, Kentucky, had the highest and lowest unemployment rates in the AA of 6.0 percent and 4.9 percent, respectively. Nine percent of families live below the poverty level in the AA, based on 2000 Census Data. It is especially difficult for this segment of the population to afford and maintain a home.

The 2004 HUD adjusted median family income for the AA is \$61,400. Twenty-eight percent and 24 percent of families are low- and moderate-income, respectively, based on 2000 Census Data. The 2000 median housing value for the AA is \$116,666. This represents a 62 percent increase in the price of a home (\$72,178) from 1990 Census Data.

In 2004, the National Low Income Housing Coalition (NLIHC) estimated that 50 percent, 47 percent, and 44 percent of renters in Gallatin and Grant Counties, Kentucky, and Brown County, Ohio, respectively, paid more than 30 percent of their income for housing costs. This compares to 42 percent and 43 percent for the states of Kentucky and Ohio, respectively. An individual would either need to earn between 197 percent and 230 percent of the federal minimum wage (based on a 40-hour workweek) or work a 79- to 92-hour workweek to afford the fair market rent between \$528 and \$616.

Included in this AA are designated Enterprise Zones located in Mt. Orab, Eagle Township, and the Village of Aberdeen in Brown County, Ohio. Many programs exist through various tax incentives to facilitate investment in the zone, improve the quality of housing, and implement CD projects that support quality jobs and strong neighborhoods.

We determined the community's needs by contacting representatives from a non-profit economic development corporation and a governmental housing agency.

We identified the following credit and non-credit related needs in this AA:

- Affordable housing (i.e., owner-occupied and rental) for low- and moderate-income individuals.
- Small business venture capital loans.
- Reliable and affordable transportation for low- and moderate-income individuals.
- Social services to low- and moderate-income families, including health care, dental care, personal budgeting, nutrition, employment and job training, and financial literacy services.

We determined the opportunities to make CD loans and provide CD services within the AA are moderate. The AA has housing and social service agencies that provide services to low- and moderate-income individuals. Additionally, there are agencies that are involved in economic and business development. The opportunity to make qualified investments other than donations is extremely limited, with the exception of low-income housing tax credits and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Competition for CD loans, qualified investments, and CD services is

moderate to high and consists primarily of local financial institutions that have a presence within the AA.

State of Kentucky

Caldwell, Graves, Hopkins, and Union Counties

Demographic Information for Full-Scope Area: Caldwell, Graves, Hopkins, and Union Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	3.70	51.85	44.45	0.00
Population by Geography	112,244	0.00	2.95	49.07	47.98	0.00
Owner-Occupied Housing by Geography	34,276	0.00	2.30	48.84	48.86	0.00
Businesses by Geography	5,755	0.00	4.85	53.05	42.10	0.00
Farms by Geography	625	0.00	0.32	40.00	59.68	0.00
Family Distribution by Income Level	31,979	17.70	15.11	19.44	47.75	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	10,492	0.00	4.47	58.43	37.10	0.00
Median Family Income = \$32,884		Median Housing Value = \$59,827				
HUD Adjusted Median Family Income for 2004 = \$38,400		Unemployment Rate (August 2005) = 5.84%				
Households Below the Poverty Level = 21.83%						

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, and 2004 HUD updated MFI.

Integra’s AA consists of four non-MSA counties (Caldwell, Graves, Hopkins, and Union Counties) located in western Kentucky. The AA’s population represents 3 percent of the state’s total population. Integra has 8 branch offices, 10 full-service ATMs, and 10 cash dispense only ATMs located within the AA. Over the evaluation period, 13 percent of home mortgage loans, 9 percent of small loans to businesses, and 11 percent of small loans to farms were derived from this AA. The bank’s primary business focus in the AA is traditional retail banking products.

Integra’s deposits in this AA total \$158 million. This represents 9 percent of the bank’s total deposits. Integra is the second largest deposit taking institution in the AA with a 12 percent market share, based on FDIC deposit market share data as of June 30, 2005. Major competitors include Old National Bank, Fifth Third Bank, and U.S. Bank, N.A.

Major industries in the AA consist of manufacturing, followed by retail trade, and health care and social services. Major employers include Pilgrim’s Pride (poultry processing and packing), General Electric Aircraft Engine Division, Bremner, Inc. (cookies and crackers), and Rayloc (remanufacturer of auto parts).

In the AA, non-agricultural wage and salaried employment rose minimally from 48,649 in December 2000 to 50,447 in August 2005, an increase of 4 percent. During this same time period, the unemployment rate has risen from 5.3 percent to 5.8 percent. The state of Kentucky and national unemployment rates were 5.1 percent and 4.9 percent, respectively, as

of August 2005. Graves and Union Counties had the highest and lowest unemployment rates in the AA of 8.5 percent and 4.5 percent, respectively. Thirteen percent of families live below the poverty level in the AA, based on 2000 Census Data. It is especially difficult for this segment of the population to afford and maintain a home.

The 2004 HUD adjusted statewide non-MSA median family income for the AA is \$38,400. Eighteen percent and 15 percent of families are low- and moderate-income, respectively, based on 2000 Census Data. The 2000 median housing value for the AA is \$59,827. This represents a 48 percent increase in the price of a home (\$40,516) from 1990 Census Data.

In 2004, the National Low Income Housing Coalition (NLIHC) estimated that 41 percent, 37 percent, 39 percent, and 39 percent of renters in Caldwell, Graves, Hopkins, and Union Counties, respectively, paid more than 30 percent of their income for housing costs. This compares to 42 percent for the state of Kentucky. An individual would either need to earn between 150 percent and 168 percent of the federal minimum wage (based on a 40-hour workweek) or work a 60- to 67-hour workweek to afford the fair market rent between \$402 and \$449.

We determined the community's needs by contacting a representative from a governmental housing agency and a small business development center.

We identified the following credit and non-credit related needs in this AA:

- Affordable housing (i.e., HUD Section 8 subsidized housing, public housing, and market rate private rental housing) for low- and moderate-income individuals.
- Affordable home improvement and rehabilitation loans and grants to improve the physical condition of older housing stock.
- Small business venture capital loans.
- Social services to low- and moderate-income families, including child care, health care, employment and job training, homebuyer seminars, parenting skills, and check-cashing services.

We determined the opportunities to make CD loans and provide CD services within the AA are moderate. The AA has housing and social service agencies that provide services to low- and moderate-income individuals. Additionally, there are agencies that are involved in economic and business development. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of a low-income credit union and mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Competition for CD loans, qualified investments, and CD services is moderate to high and consists primarily of local financial institutions that have a presence within the AA.

State of Indiana

Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties

Demographic Information for Full-Scope Area: Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	49	0.00	20.41	73.47	6.12	0.00
Population by Geography	207,206	0.00	16.45	76.05	7.50	0.00
Owner-Occupied Housing by Geography	62,059	0.00	13.97	78.46	7.57	0.00
Businesses by Geography	9,967	0.00	24.19	65.13	10.68	0.00
Farms by Geography	1,485	0.00	8.01	79.39	12.60	0.00
Family Distribution by Income Level	56,789	18.18	20.12	25.06	36.64	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	21,752	0.00	21.23	74.27	4.50	0.00
Median Family Income	= \$45,666	Median Housing Value		= \$81,437		
HUD Adjusted Median Family Income for 2004	= \$52,000	Unemployment Rate (August 2005)		= 5.42%		
Households Below the Poverty Level	= 9.00%					

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

Source: 2000 U.S. Census, and 2004 HUD updated MFI.

Integra's AA consists of seven non-MSA counties (Daviess, Dubois, Knox, Lawrence, Orange, Pike, and Spencer Counties) located in southwestern Indiana. The AA's population represents 3 percent of the state's total population. Integra has 14 branch offices, 14 full-service ATMs, and 5 cash dispense only ATMs located within the AA. Over the evaluation period, 22 percent of home mortgage loans, 22 percent of small loans to businesses, and 25 percent of small loans to farms were derived from this AA. The bank's primary business focus in the AA is traditional retail banking products.

Integra's deposits in this AA total \$356 million. This represents 19 percent of the bank's total deposits. Integra is the second largest deposit taking institution in the AA with a 12 percent market share, based on FDIC deposit market share data as of June 30, 2005. Major competitors include Old National Bank, German American Bank, and Regions Bank.

Major industries in the AA consist of manufacturing, followed by retail trade, and accommodations and food services. Major employers for each of the counties within the AA are as follows.

- Daviess County: Perdue Foods, Inc. and Daviess Community Hospital
- Dubois County: Kimball International Inc. (manufacturer) and Master Brand Cabinets, Inc.
- Knox County: Good Samaritan Hospital and Vincennes University

- Lawrence County: Visteon Systems, LLC (auto parts manufacturer) and General Motors Powertrain
- Orange County: Paoli, Inc. (furniture manufacturer) and Reynolds, Inc. (water and sewer systems and service)
- Pike County: Indianapolis Power and Light Company and Pike County School Corporation
- Spencer County: Kimball International, Inc. and AK Steel (steel manufacturer)

In the AA, non-agricultural wage and salaried employment decreased from 101,321 in December 2000 to 99,403 in August 2005, a change of 2 percent. During this same time period, the unemployment rate has risen from 3.0 percent to 5.4 percent. The state of Indiana and national unemployment rates were 5.2 percent and 4.9 percent, respectively, as of August 2005. Lawrence and Dubois Counties had the highest and lowest unemployment rates in the AA of 7.8 percent and 3.7 percent, respectively. Seven percent of families live below the poverty level in the AA, based on 2000 Census Data. It is especially difficult for this segment of the population to afford and maintain a home.

The 2004 HUD adjusted statewide non-MSA median family income for the AA is \$52,000. Eighteen percent and 20 percent of families are low- and moderate-income, respectively, based on 2000 Census Data. The 2000 median housing value for the AA is \$81,437. This represents a 76 percent increase in the price of a home (\$46,203) from 1990 Census Data.

In 2004, the National Low Income Housing Coalition (NLIHC) estimated that between 34 percent and 45 percent of renters in the AA paid more than 30 percent of their income for housing costs. This compares to 42 percent for the state of Indiana. An individual would either need to earn between 164 percent and 206 percent of the federal minimum wage (based on a 40-hour workweek) or work a 66- to 83-hour workweek to afford the fair market rent between \$439 and \$553.

Included in this AA are three Indiana designated Enterprise Zones located in the cities of Bedford (Lawrence County), Mitchell (Lawrence County), and Vincennes (Knox County). Many programs exist through tax benefits and incentives and loan and grant programs to facilitate investment in these zones, improve the quality of housing, and implement CD projects that support quality jobs and strong neighborhoods.

We determined the community's needs by contacting a representative from a governmental housing agency and a small business development center.

We identified the following credit and non-credit related needs in this AA:

- Affordable housing (i.e., HUD Section 8 subsidized housing, public housing, market rate private rental housing, and owner-occupied housing) for low- and moderate-income individuals.
- Small business venture capital loans.
- Social services to low- and moderate-income families, including child care, health care, employment and job training, nutrition, homebuyer seminars, parenting skills, and rent and utility assistance services.

We determined the opportunities to make CD loans and provide CD services within the AA are moderate. The AA has housing and social service agencies that provide services to low- and moderate-income individuals. Additionally, there are agencies that are involved in economic and business development. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Competition for CD loans, qualified investments, and CD services is moderate to high and consists primarily of local financial institutions that have a presence within the AA.

State of Illinois

Gallatin, Hardin, Johnson, Massac, and Pope Counties

Demographic Information for Full-Scope Area: Gallatin, Hardin, Johnson, Massac, and Pope Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00	35.71	64.29	0.00	0.00
Population by Geography	43,697	0.00	29.13	70.87	0.00	0.00
Owner-Occupied Housing by Geography	13,733	0.00	30.59	69.41	0.00	0.00
Businesses by Geography	1,872	0.00	29.01	70.99	0.00	0.00
Farms by Geography	303	0.00	18.48	81.52	0.00	0.00
Family Distribution by Income Level	11,772	24.08	21.36	21.98	32.58	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	5,350	0.00	36.04	63.96	0.00	0.00
Median Family Income	= \$43,531	Median Housing Value		= \$67,358		
HUD Adjusted Median Family Income for 2004	= \$49,000	Unemployment Rate (August 2005)		= 6.28%		
Households Below the Poverty Level	= 11.79%					

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

Source: 2000 U.S. Census, and 2004 HUD updated MFI.

Integra's AA consists of five non-MSA counties (Gallatin, Hardin, Johnson, Massac, and Pope Counties) located in southeastern Illinois. The AA's population represents 4 percent of the state's total population. Integra has 5 branch offices, 4 full-service ATMs, and zero cash dispense only ATMs located within the AA. Over the evaluation period, 3 percent of home mortgage loans, 3 percent of small loans to businesses, and 11 percent of small loans to farms were derived from this AA. The bank's primary business focus in the AA is traditional retail banking products.

Integra's deposits in this AA total \$94 million. This represents 5 percent of the bank's total deposits. Integra is the third largest deposit-taking institution in the AA with a 19 percent market share, based on FDIC deposit market share data as of June 30, 2005. Major competitors include Banterra Bank, City National Bank of Metropolis, and Area Bank.

Major industries in the AA consist of transportation and warehousing, followed by retail trade, and health care and social services. Major employers include Vienna Correctional Center, Shawnee Correctional Center, and Harrah's Metropolis Casino.

In the AA, non-agricultural wage and salaried employment rose minimally from 17,389 in December 2000 to 18,106 in August 2005, an increase of 4 percent. During this same time period, the unemployment rate has risen from 6.0 percent to 6.3 percent. The state of Illinois and national unemployment rates were 5.7 percent and 4.9 percent, respectively, as of

August 2005. Hardin and Massac Counties had the highest and lowest unemployment rates in the AA of 7.7 percent and 5.6 percent, respectively. Eleven percent of families live below the poverty level in the AA, based on 2000 Census Data. It is especially difficult for this segment of the population to afford and maintain a home.

The 2004 HUD adjusted statewide non-MSA median family income for the AA is \$49,000. Twenty-four percent and 21 percent of families are low- and moderate-income, respectively, based on 2000 Census Data. The 2000 median housing value for the AA is \$67,358. This represents a 67 percent increase in the price of a home (\$40,384) from 1990 Census Data.

In 2004, the National Low Income Housing Coalition (NLIHC) estimated that between 32 percent and 49 percent of renters in the AA paid more than 30 percent of their income for housing costs. This compares to 49 percent for the state of Illinois. An individual would either need to earn between 124 percent and 135 percent of the federal minimum wage (based on a 40-hour workweek) or work a 49- to 54-hour workweek to afford the fair market rent between \$418 and \$456.

Included in this AA is an Illinois designated Enterprise Zone located in Massac County and a Federal Empowerment Zone located in the southern part of Johnson County. Many programs exist through tax benefits and incentives and loan and grant programs to facilitate investment in these zones, improve the quality of housing, and implement CD projects that support quality jobs and strong neighborhoods.

We determined the community's needs by contacting a representative from a governmental housing agency and a small business development center.

We identified the following credit and non-credit related needs in this AA:

- Low-interest affordable home purchase loans with down payment assistance for low- and moderate-income individuals.
- Financing for modular housing units and low dollar amount consumer loans.
- Small business venture capital loans.
- Social services to low- and moderate-income families, including child care, health and dental care, employment and job training, nutrition, homebuyer seminars, financial counseling seminars, and after school recreational programs.

We determined the opportunities to make CD loans and provide CD services within the AA are moderate. The AA has housing and social service agencies that provide services to low- and moderate-income individuals. Additionally, there are agencies that are involved in economic and business development. However, the opportunity to make qualified investments other than donations is extremely limited with the exception of mortgage-backed securities for affordable housing for a larger statewide or regional area that includes Integra's AA. Competition for CD loans, qualified investments, and CD services is moderate to high and consists primarily of local financial institutions that have a presence within the AA.

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s AA 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/AA 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 AA.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.

- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- 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 AA.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/AA.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's AA. 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/AA 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 AA.

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

Table 1. Lending Volume

LENDING VOLUME												Geography: IN/KY/IL/OH		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004	
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Multistate MSA:															
Evansville - Henderson IN-MSA #21780 (FS)	100.00	723	66,387	222	30,534	50	2,709	0	0	995	99,630	100.00			
Cincinnati - Middletown OH MSA # 17140 (FS)	100.00	83	6,423	41	1,056	24	672	0	0	148	8,151	100.00			
State of Kentucky:															
Caldwell, Graves, Hopkins, Union Counties (FS)	29.30	189	11,089	40	3,222	28	1,366	0	0	257	15,677	31.98			
Anderson, Breckinridge, Gallatin, Mason, Robertson, & Simpson Counties (LS)	32.61	213	11,670	43	1,999	29	428	1	100	286	14,197	27.94			
Bowling Green MSA # 145 (Warren County) (LS)	18.25	99	8,361	59	6,475	0	0	2	130	160	14,966	25.10			
Clarksville TN-KY MSA # 1 (Trigg County) (LS)	13.57	93	6,650	25	2,475	1	4	0	0	119	9,129	11.74			
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	6.27	34	3,912	21	3,029	0	0	0	0	55	6,941	3.24			
State of Indiana:															
Daviess, Dubois, Knox, LaPorte, Orange, Pike, & Spencer Counties (FS)	85.14	372	22,522	121	10,436	97	5,303	0	0	590	38,261	87.47			
Ripley County (LS)	14.86	64	3,911	19	598	20	863	0	0	103	5,372	12.53			
State of Illinois:															

* 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 02, 2002 to September 30, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME	Geography: IN/KY/IL/OH						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	36.13	89	3,465	19	706	32	705	2	104	142	4,980	48.70
Jefferson, Lawrence, Wayne, & White Counties (LS)	63.87	151	6,683	45	3,562	55	1,904	0	0	251	12,149	51.30

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2004			Geography: IN/KY/IL/OH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,					Market Share (%) by Geography*				
MSA/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						
Multistate MSA:																
Evansville - Henderson IN-KY MSA #21780 (FS)	275	100.00	1.68	0.36	16.36	10.91	52.64	48.00	29.32	40.73	3.85	0.93	2.82	3.98	4.23	
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	22	100.00	0.00	0.00	61.51	77.27	38.49	22.73	0.00	0.00	1.43	0.00	2.03	0.71	0.00	
State of Kentucky:																
Caldwell, Graves, Hopkins, & Union Counties (FS)	58	33.53	0.00	0.00	2.30	6.90	48.84	50.00	48.86	43.10	4.67	0.00	8.82	4.91	4.19	
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	42	24.28	0.00	0.00	0.00	0.00	61.58	38.10	38.42	61.90	2.87	0.00	0.00	2.51	3.16	
Bowling Green MSA # 14540 (Warren County) (LS)	30	17.34	0.00	0.00	9.66	26.67	54.60	43.33	35.74	30.00	1.30	0.00	3.10	1.13	1.01	
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	30	17.34	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.45	0.00	0.00	10.45	0.00	
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	13	7.51	3.92	7.69	15.32	7.69	42.49	15.38	38.27	69.24	0.12	0.31	0.07	0.06	0.16	
State of Indiana:																
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	95	87.96	0.00	0.00	13.97	16.84	78.46	82.11	7.57	1.05	4.00	0.00	4.07	4.37	0.51	
Ripley County (LS)	13	12.04	0.00	0.00	0.00	0.00	84.15	100.00	15.85	0.00	2.77	0.00	0.00	2.77	0.00	

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** 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.

State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	12	24.49	0.00	0.00	30.59	50.00	69.41	50.00	0.00	0.00	4.00	0.00	7.50	2.73	0.00
Jefferson, Lawrence, Wayne, & White Counties, Illinois	37	75.51	0.00	0.00	12.09	16.22	83.77	72.97	4.14	10.81	4.94	0.00	5.77	4.74	5.33

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															
Geography: IN/KY/IL/OH															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004															
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Multistate MSA:															
Evansville - Henderson IN-KY MSA #21780 (FS)	109	100.00	1.68	1.83	16.36	17.43	52.64	62.39	29.32	18.35	9.61	6.25	8.41	11.62	6.87
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	19	100.00	0.00	0.00	61.51	94.74	38.49	5.26	0.00	0.00	6.64	0.00	9.68	1.00	0.00
State of Kentucky:															
Caldwell, Graves, Hopkins, & Union Counties (FS)	48	32.22	0.00	0.00	2.30	2.08	48.84	56.25	48.86	41.67	17.58	0.00	14.29	23.28	13.33
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	71	47.65	0.00	0.00	0.00	0.00	61.58	46.48	38.42	53.52	20.58	0.00	0.00	16.67	25.85
Bowling Green MSA # 14540 (Warren County) (LS)	11	7.38	0.00	0.00	9.66	9.09	54.60	45.45	35.74	45.46	6.01	0.00	5.88	5.56	6.58

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** 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.

Charter Number: 12132

Clarksville TN-KY MSA # 17300 (Trigg County (LS))	17	11.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	39.53	0.00	0.00	39.53	0.00
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	2	1.34	3.92	0.00	15.32	50.00	42.49	0.00	38.27	50.00	0.23	0.00	0.61	0.00	0.32
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	85	80.19	0.00	0.00	13.97	18.82	78.46	80.00	7.57	1.18	14.14	0.00	14.16	15.04	2.78
Ripley County (LS)	21	19.81	0.00	0.00	0.00	0.00	84.15	100.00	15.85	0.00	19.09	0.00	0.00	19.09	0.00
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	38	47.50	0.00	0.00	30.59	10.53	69.41	89.47	0.00	0.00	51.35	0.00	26.67	57.63	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	42	52.50	0.00	0.00	12.09	33.33	83.77	66.67	4.14	0.00	22.95	0.00	38.89	20.90	0.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE 31, 2004			Geography: IN/KY/IL/OH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp	
Multistate MSA:																
Evansville - Henderson IN-KY MSA #21780 (FS)	339	100.00	1.68	0.88	16.36	10.91	52.64	52.21	29.32	36.00	4.50	2.50	2.85	4.88	4.89	
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	42	100.00	0.00	0.00	61.51	85.71	38.49	14.29	0.00	0.00	1.79	0.00	2.66	0.61	0.00	
State of Kentucky:																
Caldwell, Graves, Hopkins, & Union Counties (FS)	82	27.06	0.00	0.00	2.30	1.22	48.84	56.10	48.86	42.68	6.13	0.00	2.70	8.08	4.78	
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	99	32.68	0.00	0.00	0.00	0.00	61.58	46.46	38.42	53.54	4.86	0.00	0.00	4.50	5.24	
Bowling Green MSA # 14540 (Warren County) (LS)	58	19.14	0.00	0.00	9.66	3.45	54.60	60.34	35.74	36.21	2.60	0.00	1.06	3.07	2.31	
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	46	15.18	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.19	0.00	0.00	11.19	0.00	
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	18	5.94	3.92	0.00	15.32	5.56	42.49	44.44	38.27	50.00	0.20	0.00	0.08	0.23	0.24	
State of Indiana:																

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** 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.

Charter Number: 12132

Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	192	86.49	0.00	0.00	13.97	19.27	78.46	80.21	7.57	0.52	5.63	0.00	6.24	5.89	0.50
Ripley County (LS)	30	13.51	0.00	0.00	0.00	0.00	84.15	100.00	15.85	0.00	4.67	0.00	0.00	4.67	0.00
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	39	35.14	0.00	0.00	30.59	15.38	69.41	84.62	0.00	0.00	11.17	0.00	9.52	11.54	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	72	64.86	0.00	0.00	12.09	12.50	83.77	79.17	4.14	8.33	8.41	0.00	9.68	8.04	11.11

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: IN KY IL OH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II	Low	Mod	Mid	Upp	
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Multistate MSA:																
Evansville - Henderson IN-KY MSA #21780 (FS)	0	0.00	2.85	0.00	42.79	0.00	43.54	0.00	10.82	0.00	0.00	0.00	0.00	0.00	0.00	
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	0	0.00	0.00	0.00	72.35	0.00	27.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
State of Kentucky:																
Caldwell, Graves, Hopkins, & Union Counties (FS)	1	33.33	0.00	0.00	11.55	100.00	50.51	0.00	37.94	0.00	16.67	0.00	16.67	0.00	0.00	
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	1	33.33	0.00	0.00	0.00	0.00	64.25	0.00	35.75	100.00	12.50	0.00	0.00	0.00	12.50	
Bowling Green MSA # 14540 (Warren County) (LS)	0	0.00	0.00	0.00	41.81	0.00	47.25	0.00	10.94	0.00	0.00	0.00	0.00	0.00	0.00	
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	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	
Lexington - Fayette KY MSA # 30460 (Fayette & Scott Counties) (LS)	1	33.33	18.13	0.00	22.09	0.00	40.79	0.00	18.99	100.00	2.13	0.00	0.00	0.00	2.13	
State of Indiana:																
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	0	0.00	0.00	0.00	31.81	0.00	62.64	0.00	5.55	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** 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.

Ripley County (LS)	0	0.00	0.00	0.00	0.00	0.00	68.60	0.00	31.40	0.00	0.00	0.00	0.00	0.00	0.00
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	0	0.00	0.00	0.00	26.28	0.00	73.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	0	0.00	0.00	0.00	23.87	0.00	69.85	0.00	6.28	0.00	0.00	0.00	0.00	0.00	0.00

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: IN/KY/IL/OH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Multistate MSA:																				
Evansville - Henderson IN-KY MSA #21780 (FS)	222	100.00	2.44	1.80	26.21	28.83	49.49	46.85	21.86	22.52	3.08	2.94	3.66	3.25	2.64					
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	41	100.00	0.00	0.00	68.28	78.05	31.72	21.95	0.00	0.00	3.36	0.00	4.58	1.99	0.00					
State of Kentucky:																				
Caldwell, Graves, Hopkins, & Union Counties (FS)	40	21.28	0.00	0.00	4.85	5.00	53.05	47.50	42.10	47.50	1.94	0.00	4.08	1.99	1.97					
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	43	22.87	0.00	0.00	0.00	0.00	58.94	30.23	41.06	69.77	2.27	0.00	0.00	1.37	3.45					
Bowling Green MSA # 14540 (Warren County) (LS)	59	31.38	0.00	0.00	24.76	20.34	53.54	47.46	21.70	32.20	2.26	0.00	2.33	2.26	2.42					

* 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 (2004).

Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	25	13.30	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.85	0.00	0.00	11.85	0.00
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	21	11.17	15.19	0.00	17.53	19.05	35.62	42.86	31.27	38.09	0.23	0.00	0.32	0.31	0.24
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	121	86.43	0.00	0.00	24.19	19.01	65.13	75.21	10.68	5.78	2.64	0.00	2.78	3.11	1.21
Ripley County (LS)	19	13.57	0.00	0.00	0.00	0.00	76.67	100.00	23.33	0.00	1.81	0.00	0.00	1.81	0.00
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	19	29.69	0.00	0.00	29.01	26.32	70.99	73.68	0.00	0.00	2.04	0.00	2.69	2.07	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	45	70.31	0.00	0.00	28.18	35.56	67.82	64.44	4.00	0.00	2.07	0.00	3.17	1.99	0.00

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: IN/KY/IL/OH				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MSA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms** *	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Multistate MSA:															
Evansville - Henderson IN-KY MSA #21780 (FS)	50	100.00	0.19	0.00	9.57	6.00	56.17	80.00	34.07	14.00	13.51	0.00	7.14	18.02	6.80
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	24	100.00	0.00	0.00	62.16	87.50	37.84	12.50	0.00	0.00	19.35	0.00	29.58	5.66	0.00
State of Kentucky:															

* Based on 2004 Peer Small Farm 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 (2004).

Caldwell, Graves, Hopkins, & Union Counties (FS)	28	48.28	0.00	0.00	0.32	0.00	40.00	53.57	59.68	46.43	11.67	0.00	0.00	22.39	7.56
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	29	50.00	0.00	0.00	0.00	0.00	68.93	68.97	31.07	31.03	5.65	0.00	0.00	7.09	3.90
Bowling Green MSA # 14540 (Warren County) (LS)	0	0.00	0.00	0.00	3.78	0.00	62.89	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	1	1.72	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.11	0.00	0.00	11.11	0.00
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	0	0.00	6.77	0.00	10.04	0.00	36.52	0.00	46.67	0.00	0.00	0.00	0.00	0.00	0.00
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	97	82.91	0.00	0.00	8.01	13.40	79.39	82.47	12.60	4.13	14.33	0.00	68.42	14.11	4.82
Ripley County (LS)	20	17.09	0.00	0.00	0.00	0.00	89.58	100.00	10.42	0.00	43.48	0.00	0.00	43.48	0.00
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	32	36.78	0.00	0.00	18.48	18.75	81.52	81.25	0.00	0.00	7.88	0.00	16.67	7.10	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	55	63.22	0.00	0.00	10.77	1.82	88.50	98.18	0.73	0.00	7.02	0.00	2.13	7.40	0.00

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: IN/KY/IL/OH						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans***	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Overa II	Low	Mod	Mid	Upp

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** As a percentage of loans with borrower income information available. No information was available for 4.8% 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.

Multistate MSA:															
Evansville - Henderson IN-KY MSA #21780 (FS)	275	100.00	18.14	10.77	18.57	24.23	24.14	28.08	39.15	36.92	4.28	3.79	3.78	4.27	4.90
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	22	100.00	27.51	27.27	24.09	27.27	25.20	22.73	23.20	22.73	1.75	3.02	1.39	1.39	1.88
State of Kentucky:															
Caldwell, Graves, Hopkins, & Union Counties (FS)	58	33.53	17.70	1.85	15.11	5.56	19.44	33.33	47.75	59.26	5.33	1.33	1.96	6.32	6.40
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	42	24.28	15.28	2.50	14.34	15.00	20.27	22.50	50.11	60.00	3.25	2.08	2.94	2.61	3.80
Bowling Green MSA # 14540 (Warren County) (LS)	30	17.34	19.59	17.24	16.71	20.69	20.88	20.69	42.82	41.38	1.53	3.25	1.40	1.07	1.60
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	30	17.34	18.71	10.00	16.83	16.67	24.38	33.33	40.08	40.00	11.45	11.54	10.00	14.29	10.34
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	13	7.51	20.23	20.00	16.69	40.00	21.35	20.00	41.73	20.00	0.11	0.24	0.18	0.09	0.06
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	95	87.96	18.18	17.39	20.12	38.04	25.06	23.91	36.64	20.66	4.65	5.00	5.80	3.76	4.95
Ripley County (LS)	13	12.04	15.87	25.00	18.75	16.67	26.28	25.00	39.10	33.33	3.04	11.54	1.56	2.17	3.88
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	12	24.49	24.08	0.00	21.36	41.67	21.98	25.00	32.58	33.33	5.58	0.00	8.62	5.17	5.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	37	75.51	21.68	8.33	21.87	36.11	24.92	25.00	31.53	30.56	6.04	4.69	7.60	5.59	5.50

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 2004	Geography: IN/KY/IL/OH	Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004
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MSA/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
Multistate MSA:															
Evansville - Henderson IN-KY MSA #21780 (FS)	109	100.00	18.14	18.63	18.57	24.51	24.14	35.29	39.15	21.57	9.74	10.67	10.37	10.91	7.38
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	19	100.00	27.51	22.22	24.09	22.22	25.20	11.11	23.20	44.45	7.11	7.41	5.41	3.03	13.56
State of Kentucky:															
Caldwell, Graves, Hopkins, & Union Counties (FS)	48	32.22	17.70	8.33	15.11	16.67	19.44	29.17	47.75	45.83	18.68	16.67	21.62	19.72	17.60
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	71	47.65	15.28	16.90	14.34	18.31	20.27	19.72	50.11	45.07	23.05	32.43	19.70	20.29	23.53
Bowling Green MSA # 14540 (Warren County) (LS)	11	7.38	19.59	18.18	16.71	18.18	20.88	9.09	42.82	54.55	6.51	8.70	5.56	2.38	8.82
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	17	11.41	18.71	23.53	16.83	11.76	24.38	41.18	40.08	23.53	40.48	44.44	22.22	70.00	28.57
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	2	1.34	20.23	0.00	16.69	0.00	21.35	100.00	41.73	0.00	0.25	0.00	0.00	0.25	0.00
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	85	80.19	18.18	24.69	20.12	25.93	25.06	12.35	36.64	37.03	14.92	22.73	15.11	6.41	18.75
Ripley County (LS)	21	19.81	15.87	19.05	18.75	23.81	26.28	38.10	39.10	19.04	20.79	40.00	14.71	33.33	12.12

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** As a percentage of loans with borrower income information available. No information was available for 2.6% 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.

State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	38	47.50	24.08	13.16	21.36	15.79	21.98	31.58	32.58	39.47	54.29	50.00	42.86	54.55	62.50
Jefferson, Lawrence, Wayne, & White Counties (LS)	42	52.50	21.68	21.43	21.87	38.10	24.92	21.43	31.53	19.04	24.00	37.50	45.71	15.79	13.56

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: IN/KY/IL/OH															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004															
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
Multistate MSA:															
Evansville - Henderson IN-KY MSA #21780 (FS)	339	100.00	18.14	11.43	18.57	20.63	24.14	25.71	39.15	42.23	4.97	4.36	4.03	4.36	6.50
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	42	100.00	27.51	14.29	24.09	23.81	25.20	30.95	23.20	30.95	2.11	2.03	1.60	2.17	2.77
State of Kentucky:															
Caldwell, Graves, Hopkins, & Union Counties (FS)	82	27.06	17.70	6.25	15.11	15.00	19.44	27.50	47.75	51.25	7.31	7.81	7.64	7.59	7.03
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	99	32.68	15.28	7.22	14.34	14.43	20.27	28.87	50.11	49.48	5.70	7.45	5.26	6.26	5.36
Bowling Green MSA # 14540 (Warren County) (LS)	58	19.14	19.59	12.07	16.71	20.69	20.88	32.76	42.82	34.48	3.19	4.27	3.36	4.11	2.39

* Based on 2004 Peer Mortgage Data (Eastern and Western).

** As a percentage of loans with borrower income information available. No information was available for 3.3% 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.

Charter Number: 12132

Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	46	15.18	18.71	8.89	16.83	15.56	24.38	28.89	40.08	46.66	12.40	12.1 2	8.33	11.6 1	15.6 7
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	18	5.94	20.23	5.88	16.69	23.53	21.35	11.76	41.73	58.83	0.25	0.14	0.26	0.11	0.36
State of Indiana:															
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	192	86.49	18.18	9.47	20.12	25.26	25.06	26.84	36.64	38.43	6.73	4.71	6.44	6.11	8.48
Ripley County (LS)	30	13.51	15.87	13.33	18.75	16.67	26.28	30.00	39.10	40.00	5.57	10.8 1	4.20	5.11	5.80
State of Illinois:															
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	39	35.14	24.08	10.53	21.36	26.32	21.98	39.47	32.58	23.68	12.84	16.6 7	14.4 9	15.7 9	8.33
Jefferson, Lawrence, Wayne, & White Counties (LS)	72	64.86	21.68	12.68	21.87	22.54	24.92	33.80	31.53	30.98	9.62	13.8 5	10.8 1	10.0 0	7.72

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES 31, 2004					Geography: IN/KY/IL/OH			Evaluation Period: JANUARY 1, 2004 TO DECEMBER	
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
Multistate MSA:									
Evansville - Henderson IN-KY MSA #21780 (FS)	222	100.00	61.19	53.60	67.57	13.06	19.37	3.08	4.39
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	41	100.00	68.41	92.68	97.56	0.00	2.44	3.36	8.05
State of Kentucky:									
Caldwell, Graves, Hopkins, & Union Counties (FS)	40	21.28	66.78	80.00	72.50	22.50	5.00	1.94	4.40
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	43	22.87	66.98	86.05	88.37	6.98	4.65	2.27	4.30
Bowling Green MSA # 14540 (Warren County) (LS)	59	31.38	62.33	81.36	79.66	11.86	8.48	2.26	4.04
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	25	13.30	70.08	72.00	76.00	12.00	12.00	11.85	26.47
Lexington – Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	21	11.17	62.19	66.67	71.43	9.52	19.05	0.23	0.41
State of Indiana:									
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	121	86.43	65.92	66.94	85.12	7.44	7.44	2.64	4.74

* 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 2.75% of small loans to businesses originated and purchased by the bank.

Ripley County (LS)	19	13.57	67.05	94.74	94.74	5.26	0.00	1.81	5.90
State of Illinois:									
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	19	29.69	64.53	94.74	94.74	5.26	0.00	2.04	4.23
Jefferson, Lawrence, Wayne, & White Counties (LS)	45	70.31	64.51	60.00	75.56	17.78	6.66	2.07	2.44

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS 2004		Geography: IN/KY/IL/OH			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,				
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 \$500,000	All	Rev\$ 1 Million or Less
Multistate MSA:									
Evansville - Henderson IN-KY MSA #21780 (FS)	50	100.00	95.12	98.00	82.00	16.00	2.00	13.51	14.50
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	24	100.00	96.47	100.00	95.83	4.17	0.00	19.35	20.00
State of Kentucky:									
Caldwell, Graves, Hopkins, & Union Counties (FS)	28	48.28	95.20	100.00	89.29	10.71	0.00	11.67	12.50
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	29	50.00	95.37	100.00	100.00	0.00	0.00	5.65	5.70
Bowling Green MSA # 14540 (Warren County) (LS)	0	0.00	92.44	0.00	0.00	0.00	0.00	0.00	0.00
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	1	1.72	98.68	100.00	100.00	0.00	0.00	11.11	11.11
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	0	0.00	87.67	0.00	0.00	0.00	0.00	0.00	0.00
State of Indiana:									

* Based on 2004 Peer Small Farm 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 \$500 thousand or less as a percentage of all farms (Source D&B - 2004).

**** Small loans to farms with revenues of \$500 thousand or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	97	82.91	95.08	87.63	85.57	11.34	3.09	14.33	14.21
Ripley County (LS)	20	17.09	97.22	100.00	80.00	20.00	0.00	43.48	43.48
State of Illinois:									
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	32	36.78	94.06	100.00	93.75	6.25	0.00	7.88	8.12
Jefferson, Lawrence, Wayne, & White Counties (LS)	55	63.22	96.76	98.18	94.55	5.45	0.00	7.02	7.48

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: IN/KY/IL/OH					Evaluation Period: JANUARY 2, 2002 TO SEPTEMBER 30, 2005				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Multistate MSA:									
Evansville - Henderson IN-KY MSA #21780 (FS)	4	1,073	73	97	77	1,170	100.00	0	0
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	2	93	22	597	24	690	100.00	0	0
State of Kentucky:									
Caldwell, Graves, Hopkins, & Union Counties (FS)	2	217	64	266	66	483	29.56	0	0
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	2	190	65	230	67	420	25.70	0	0
Bowling Green MSA # 14540 (Warren County) (LS)	2	171	24	270	26	441	26.99	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.

Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	2	80	5	94	7	174	10.65	0	0
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	2	22	13	94	15	116	7.10	0	0
State of Indiana:									
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	2	490	57	11	59	501	87.59	0	0
Ripley County (LS)	2	70	10	1	12	71	12.41	0	0
State of Illinois:									
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	2	129	23	414	25	543	48.70	0	0
Jefferson, Lawrence, Wayne, & White Counties (LS)	2	136	12	436	14	572	51.30	0	0

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: IN/KY/IL/OH				Evaluation Period: JANUARY 2, 2002 TO SEPTEMBER 30, 2005			
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
Multistate MSA:																	
Evansville - Henderson IN-KY MSA #21780 (FS)	100.00	19	100.00	0.00	26.32	57.89	15.79	2	0	0	0	+1	+1	2.59	20.84	49.47	27.10
Cincinnati - Middletown OH-KY-IN MSA # 17140 (FS)	100.00	5	100.00	0.00	80.00	20.00	0.00	0	0	0	0	0	0	0.00	61.95	38.05	0.00
State of Kentucky:																	

Caldwell, Graves, Hopkins, & Union Counties (FS)	31.98	8	32.00	0.00	0.00	37.50	62.50	0	0	0	0	0	0	0.00	2.95	49.07	47.98
Anderson, Breckinridge, Grayson, Mason, Robertson, & Simpson Counties (LS)	27.94	8	32.00	0.00	0.00	62.50	37.50	0	0	0	0	0	0	0.00	0.00	60.87	39.13
Bowling Green MSA # 14540 (Warren County) (LS)	25.10	4	16.00	0.00	0.00	75.00	25.00	1	0	0	0	0	+1	0.00	18.05	54.35	27.60
Clarksville TN-KY MSA # 17300 (Trigg County) (LS)	11.74	2	8.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Lexington - Fayette MSA # 30460 (Fayette & Scott Counties) (LS)	3.24	3	12.00	33.33	0.00	0.00	66.67	1	0	0	0	0	+1	9.99	19.02	39.36	31.49
State of Indiana:																	
Daviess, Dubois, Knox, Lawrence, Orange, Pike, & Spencer Counties (FS)	87.47	14	82.35	0.00	28.57	71.43	0.00	0	2	0	0	-2	0	0.00	16.45	76.05	7.50
Ripley County (LS)	12.53	3	17.65	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	82.69	17.31
State of Illinois:																	
Gallatin, Hardin, Johnson, Massac, & Pope Counties (FS)	48.70	5	62.50	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	29.13	70.87	0.00
Jefferson, Lawrence, Wayne, & White Counties (LS)	51.30	3	37.50	0.00	66.67	33.33	0.00	0	1	0	0	-1	0	0.00	14.29	81.89	3.82