



PUBLIC DISCLOSURE

March 25, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Bank SB
Charter Number 704255

59 W Washington St
Martinsville, IN 46151-1425

Office of the Comptroller of the Currency
Indianapolis Field Office
8777 Purdue Road, Suite 105
Indianapolis, IN 46268

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Outstanding.

The major factors that support this rating include:

- The average loan-to-deposit ratio is reasonable;
- The majority of loans are inside the bank's assessment areas;
- The overall borrower distribution is reasonable;
- The overall geographic distribution of loans is excellent; and,
- An excellent level of qualified investments and community development services.

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 generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

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

vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn, 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 five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties 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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

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

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

Description of Institution

Home Bank Savings Bank (Home Bank or bank) is a federally chartered, mutual savings bank. The savings bank is headquartered in Martinsville, IN and serves the surrounding areas. At December 31, 2018, Home Bank had \$299.8 million in total assets and tier 1 capital of \$37.8 million. Home Bank was founded in 1891 and has maintained its mutual structure throughout its history, operating without a holding company. The bank does not have any subsidiaries.

Home Bank has four branches, in addition to the main office, and five deposit-taking automated teller machines (ATMs). The bank opened a new branch in Plainfield, IN (Hendricks County) during the evaluation period. The bank has one assessment area (AA), which includes all of Hendricks and Morgan Counties and the northern portion of Johnson County. All three counties fall within the Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area (MSA). According to the June 30, 2018 FDIC Deposit Market Share Report, Home Bank's deposits totaled \$230.1 million, or 4.1 percent share of the market. Home Bank ranks 10th, out of 25 institutions, in deposit market share in the AA.

Home Bank offers traditional, non-complex products and services to its local community, including an array of deposit products through its branches. The bank provides a variety of lending services, including residential mortgages, commercial loans, and consumer loans. Delivery channels include internet and mobile banking, telephone banking, and ATMs, in addition to its branches.

At December 31, 2018, the bank reported \$184.9 million in outstanding loans. Home Bank's primary lending product is residential real estate mortgage loans. The loan portfolio is composed of 65.6 percent residential real estate, 31.8 percent commercial, 2.0 percent consumer, 0.5 percent farm, and 0.2 percent other loans, by dollar volume of loans. Net loans and leases represent 62.5 percent of average assets and 76.1 percent of total deposits.

Home bank does not have any legal, financial, or other factors that would impede its ability to meet the credit needs of the AA. Home Bank was assigned a rating of "Outstanding" in its prior CRA performance evaluation, dated February 3, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Home Bank was evaluated using the Small Bank procedures to assess the bank's record of meeting the credit needs of its community. Small Bank procedures include an evaluation of:

- The bank's loan-to-deposit (LTD) ratio;
- The percentage of loans within the bank's AA;
- The bank's record of lending to borrowers of different income levels;
- The geographic distribution of the bank's loans; and
- The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its AA.

The evaluation period for this review is February 4, 2015 through December 31, 2018. We evaluated home mortgage loan originations from January 1, 2016 through December 31, 2018. Home mortgage loans include home purchase, home refinance, and home improvement loans. Two separate analyses were performed, one for 2016 loan originations and one for 2017 through 2018 originations. This is due to the changes instituted by the 2015 American Community Survey (ACS) census, which updated population and housing information. The ACS also resulted in changes to the income designations of some CTs. Home Bank did not change its lending strategy during the two analysis periods.

Bank management also requested a review of the bank's performance in making qualified community development (CD) investments and providing CD services, which includes a review of branches that enhance credit availability in the AA. Examiners reviewed CD activity dated from February 4, 2015 through December 31, 2018. This review can only enhance a bank's CRA rating and cannot have a negative impact on its overall rating.

Data Integrity

Home Bank is subject to the data collection and reporting requirements of the HMDA. We tested the accuracy of Home Bank's 2016, 2017, and 2018 HMDA data and determined it to be accurate. This data was used in the evaluation of the bank's performance.

Selection of Areas for Full-Scope Review

Home Bank has one AA, and we performed a full-scope review of the AA. The full-scope review considers performance context, quantitative, and qualitative factors. Refer to Appendix A: Scope of Examination section for more information.

Ratings

As Home Bank has only one AA, the overall rating is based on the performance in this area. The 2017 through 2018 analysis period received more weight than the 2016 analysis period, as this represents the majority of the evaluation period and reflects the addition of Hendricks County in 2017 to the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the lending test is rated Satisfactory.

Loan-to-Deposit Ratio

Home Bank's LTD ratio is reasonable given the bank's asset size, financial condition, customer base, competition, and AA credit needs. We evaluated the LTD ratio, on a bank-wide basis, from the quarter ended March 31, 2015 through the quarter ended December 31, 2018. The quarterly LTD ratio averaged 82.6 percent over the 16 quarters since the prior CRA evaluation. During this timeframe, the LTD ratio ranged from a high of 91.2 percent, at September 30, 2015, to a low of 76.1 percent, at December 31, 2018. We also considered the average LTD ratio of comparable banks with offices in the AA. Other similarly situated institutions have average LTD ratios ranging from 104.6 percent to 67.2 percent.

Lending in Assessment Area

Over the combined three-year evaluation period, Home Bank originated a majority of all home mortgage loan products inside the bank's AA. The bank originated 67.4 percent of loans by number and 64.8 percent of loans by dollar inside its AA. The percentage of lending inside versus outside the bank's AA is calculated on a bank-wide basis. Table D (below) illustrates the number and dollar volume of loans that Home Bank originated inside and outside its AA.

Table D - Lending Inside and Outside of the Assessment Area											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Home Mortgage											
2016	251	64.9	136	35.1	387	33,421	60.0	22,254	40.0	55,675	
2017	227	64.5	125	35.5	352	34,328	63.8	19,445	36.2	53,773	
2018	251	73.4	91	26.6	342	37,066	70.8	15,321	29.2	52,387	
Total	729	67.4	352	32.6	1,081	104,815	64.8	57,020	35.2	161,835	
Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0											

Lending to Borrowers of Different Incomes

The overall distribution of loans to borrowers of different incomes is reasonable. Refer to Table P in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The borrower distribution of home mortgage loans in 2017 through 2018 is reasonable. Home Bank originated 11.7 percent of its home mortgage loans to low-income borrowers and 22.0 percent to moderate-income borrowers. The percentage of loans to low-income borrowers was within a reasonable range above aggregate lending and within a reasonable range below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers was within a reasonable range above aggregate lending and within a reasonable range above the percentage of moderate-income families in the AA. Home Bank's distribution of home mortgage loans in 2016 for low- and moderate- income borrowers was not inconsistent with the performance in 2017 through 2018.

Geographic Distribution of Loans

The geographic distribution of home mortgage loans in the AA is excellent. Based on 2016, 2017, and 2018 activity, there were no conspicuous lending gaps. Refer to Table O in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The AA had no low-income CTs in 2016 and one low-income CT in 2017 and 2018. The geographic distribution of home mortgage loans made over the period 2017 through 2018 is excellent. The percentage of loans made in low-income census tract was 6.9 percent, which significantly exceeds the percentage of owner-occupied units and aggregate lending in the AA. During 2017 through 2018, the percentage of loans in moderate-income CTs was 15.9 percent, which significantly exceeds the percentage of owner-occupied units and aggregate lending. The bank's performance in 2016 was inconsistent with the performance in 2017 through 2018. The geographic distribution of loans in 2016 is reasonable. The bank's percentage of loans in moderate-income CTs is within a reasonable range above aggregate lending and within a reasonable range above the percentage of owner-occupied housing units in the AA.

Qualified Investments and Community Development Services

Home Bank requested a review of its performance in making qualified investments and providing CD services in its AA. The bank demonstrates excellent responsiveness to the CD needs of the AA. Management developed an innovative program to give back to the local community called the Home Bank Tithing Program. The program, started in 2012, donates 10 percent of the bank's earnings each quarter to local organizations and charities.

Home Bank has an excellent level of qualified investments within its AA. During the evaluation period, the bank made total donations of \$329,725 to low- and moderate-income (LMI) focused organizations. The bank's services either benefited LMI individuals or supported activities that revitalize or stabilize LMI geographies. The bank also funded a CD loan to a LMI organization located in a low-income CT totaling \$285,100 during the evaluation period.

Home Bank provides an excellent level of CD services. The bank's main office and one deposit-taking ATM are located in a low-income CT. The bank has one branch in close proximity to a low-income CT and two branches in close proximity to moderate-income CTs. Within the AA, four employees were involved in CD services for three different organizations. The services performed included serving on the Board and the fundraising committee of a LMI organization located in a low-income CT; serving as a board member for a LMI housing organization, and serving as a board member for a community organization and activity center located in a moderate-income CT.

Responses to Complaints

During the evaluation period, Home Bank did not receive any complaints related to its performance in helping to meet the credit needs of its AA.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test: January 1, 2016 – December 31, 2018	
Financial Institution	Products Reviewed	
Home Bank SB Martinsville, IN	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
No affiliate products reviewed.	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Indianapolis-Carmel-Anderson MSA	Full-Scope	Portion of MSA # 26900 – All of Morgan and Hendricks Counties and the northern portion of Johnson County

Appendix B: Community Profiles for Full-Scope Areas

2016

Table A – Demographic Information of the Assessment Area						
Assessment Area: Home IN						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	27	0.0	18.5	63.0	18.5	0.0
Population by Geography	166,492	0.0	12.7	65.3	21.9	0.0
Housing Units by Geography	66,870	0.0	14.6	64.8	20.6	0.0
Owner-Occupied Units by Geography	47,786	0.0	10.8	65.4	23.8	0.0
Occupied Rental Units by Geography	13,401	0.0	26.3	61.7	12.0	0.0
Vacant Units by Geography	5,683	0.0	19.0	66.5	14.5	0.0
Businesses by Geography	9,170	0.0	17.7	57.5	24.8	0.0
Farms by Geography	475	0.0	5.9	77.1	17.1	0.0
Family Distribution by Income Level	45,281	15.3	17.2	23.2	44.3	0.0
Household Distribution by Income Level	61,187	17.6	15.1	18.1	49.1	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$64,663	Median Housing Value			\$148,512
			Median Gross Rent			\$784
			Families Below Poverty Level			6.0%
Source: 2010 U.S. Census and 2016 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

2017-2018

Table A – Demographic Information of the Assessment Area						
Assessment Area: Home IN						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	48	2.1	14.6	45.8	37.5	0.0
Population by Geography	325,127	1.3	9.8	42.9	46.1	0.0
Housing Units by Geography	126,507	1.3	10.5	44.4	43.8	0.0
Owner-Occupied Units by Geography	90,484	0.7	7.6	42.6	49.0	0.0
Occupied Rental Units by Geography	27,571	3.2	18.0	50.3	28.5	0.0
Vacant Units by Geography	8,452	2.0	16.3	43.8	37.8	0.0
Businesses by Geography	18,383	1.5	12.5	41.9	44.1	0.0
Farms by Geography	874	0.3	7.8	52.1	39.8	0.0
Family Distribution by Income Level	87,657	14.4	16.6	22.1	46.9	0.0
Household Distribution by Income Level	118,055	15.2	13.8	19.3	51.6	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$66,803	Median Housing Value			\$156,825
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>			Median Gross Rent			\$886
			Families Below Poverty Level			5.8%

In 2016, the AA consisted of 27 CTs and encompassed all of Morgan County and the northern portion of Johnson County. According to the 2010 US Census, there were five moderate-income CTs, 17 middle-income CTs, and five upper-income CTs in the AA. The AA changed in 2017 due to the 2015 ACS updates and the opening of a new branch in Hendricks County. The AA now consists of 48 CTs, with one low-income CT, seven moderate-income CTs, 22 middle-income CTs and 18 upper-income CTs.

Home Bank has a main office, four branches, and five deposit-taking ATMs in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

Competition:

Competition in the AA is strong. According to the June 30, 2018 FDIC Market Share Report, all of Home Bank's deposits, totaling \$230.1 million, or 4.1 percent share of the market, are located in the AA. Home Bank ranks 10th, out of 25 institutions, in deposit market share in the AA. The top five institutions, for deposit market share in the AA are JPMorgan Chase, PNC, First Merchants, The Huntington NB, and Fifth Third. These institutions account for 49.9 percent of the deposit market.

Competition for loans is also strong. Based on 2017 peer mortgage data, 376 lenders originated or purchased home mortgage loans in the AA. Home Bank ranks 18th, with 1.5 percent of the market share, by number of loans originated. The top five lenders are Wells

Fargo, Caliber Home Loans, JPMorgan Chase, Ruoff Mortgage Company, and GVC Mortgage, Inc. These lenders account for 24.9 percent of the market by number of loans originated.

Employment and Economic Factors:

According to the Bureau of Labor Statistics, average unemployment rates improved during the review period. The unemployment rate of Hendricks and Johnson Counties were below the unemployment rate of the state of Indiana during the review period. The unemployment rate of Morgan County was equal to or below the state of Indiana. The table below summarizes the average annual unemployment rate for the state and the counties in the AA.

Average Unemployment Rate			
	2016	2017	2018
State of Indiana	4.4%	3.5%	3.4%
Hendricks County	3.5%	2.9%	2.9%
Johnson County	3.6%	2.9%	2.9%
Morgan County	4.2%	3.5%	3.3%

Source: Bureau of Labor Statistics; Not Seasonally Adjusted

Leading industries in the AA were service industries, retail trade, construction, warehousing and manufacturing according to the website *Hoosiers by the Numbers*. Major employers in the AA were Mr. Electric and Amazon Fulfillment Center in Hendricks County, Carey James and Whisper Hearing Center in Johnson County, and Nice-Pak Products Inc. and Toa LLC in Morgan County.

According to the 2010 U.S. Census, the total population of the AA was 166,492, with 6.0 percent of families living below the poverty level. Low-income families represent 15.3 percent of families in the AA and moderate-income families represent 17.2 percent of families. According to the 2015 ACS, the total population of the AA was 325,127, with 5.8 percent of families living below the poverty level. Low-income families represent 14.5 percent of families in the AA and moderate-income families represent 16.6 percent of families.

Housing

According to the 2010 US Census, 71.5 percent of housing in the AA was owner-occupied, 20.0 percent were rental properties, and 8.5 percent were vacant. The median age of the housing stock in the AA was 33 years and the median housing value was \$152,297. According to the 2015 ASC, 71.5 percent of housing in the AA was owner-occupied, 21.8 percent were rental properties, and 6.7 percent were vacant. The median age of the housing stock in the AA was 30 years and the median housing value was \$160,806.

Community Contact

A community contact was performed with a representative of a community-based development organization that serves Morgan County. The organization felt that their needs are generally met. However, there is a need in the AA for technology and soft skills training for LMI individuals and financial education and mentoring programs for small business owners. The contact stated the community has individuals able to work but are lacking skills for today's

technology-driven workplace. The community has several successful small business owners seeking mentors, as they often fail due to lack of business expertise and skills, such as budgeting and marketing.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

The following is a listing and brief description of the tables included in this Appendix:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography – 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 aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Indianapolis MSA	251	33,421	100.0	8,364	0.0	0.0	0.0	10.8	12.7	8.4	65.4	75.7	65.7	23.8	11.6	26.0	0.0	0.0	0.0
Total	251	33,421	100.0	8,364	0.0	0.0	0.0	10.8	12.7	8.4	65.4	75.7	65.7	23.8	11.6	26.0	0.0	0.0	0.0
Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Indianapolis MSA	478	71,394	100.0	15,457	0.7	6.9	0.8	7.6	15.9	7.1	42.6	45.0	39.8	49.0	32.2	52.4	0.0	0.0	0.0
Total	478	71,394	100.0	15,457	0.7	6.9	0.8	7.6	15.9	7.1	42.6	45.0	39.8	49.0	32.2	52.4	0.0	0.0	0.0
Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2016
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Indianapolis MSA	251	33,421	100.0	8,364	15.3	5.2	6.6	17.2	19.1	19.5	23.2	27.1	21.2	44.3	46.2	35.1	0.0	2.4	17.6
Total	251	33,421	100.0	8,364	15.3	5.2	6.6	17.2	19.1	19.5	23.2	27.1	21.2	44.3	46.2	35.1	0.0	2.4	17.6
Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Indianapolis MSA	478	71,394	100.0	15,457	14.4	11.7	6.8	16.6	22.0	17.7	22.1	26.6	23.7	46.9	37.9	35.2	0.0	1.9	16.6
Total	478	71,394	100.0	15,457	14.4	11.7	6.8	16.6	22.0	17.7	22.1	26.6	23.7	46.9	37.9	35.2	0.0	1.9	16.6
Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0																			