



CRA PUBLIC FILE

March 31, 2024



There were no written comments received during the current calendar year of 2024 nor previous quarter, ending December 31, 2023, nor the previous two calendar years (2023 and 2022) relating to the bank's performance in helping to meet community credit needs.

PUBLIC DISCLOSURE

April 6, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Internet Bank of Indiana
Certificate Number: 34607

11201 USA Parkway
Fishers, Indiana 46037

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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, nor should it 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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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

This rating is based on a scoring system established in the bank’s CRA Strategic Plan, which the FDIC approved in 2018. Examiners used this scoring system to evaluate the bank’s performance for each year of the evaluation period: 2018, 2019, and 2020. Under this scoring system, the bank met the standards for Satisfactory performance in 2019 and 2020. The bank’s performance in 2018 was weaker, fell below the Satisfactory level for various criteria evaluated, and corresponded to a rating of Needs to Improve. Given that the bank demonstrated Satisfactory performance in two of the three years under review, examiners determined that the bank substantially met the Strategic Plan goals for Satisfactory performance and assigned an overall rating of Satisfactory for the entire evaluation period.

Throughout the review period, the bank’s performance was particularly strong with respect to qualified investments and community development services. Notable weaknesses include a low volume of community development lending and a low level of lending to businesses with revenues of \$1 million or less.

The table below summarizes the bank’s performance under the Strategic Plan for each year of the evaluation period. Under the Strategic Plan, the bank must earn at least 24 points in a given year to achieve a Satisfactory rating. Refer to the Conclusions on Performance Criteria portion of this evaluation for specific details regarding the bank’s performance under each Strategic Plan test. A more detailed scoring matrix is included in the “Strategic Plan Scoring Matrix” appendix.

Strategic Plan Performance by Year		
Year	Points Earned	Rating
2018	18	Needs to Improve
2019	24	Satisfactory
2020	24	Satisfactory

DESCRIPTION OF INSTITUTION

Background and Operations

First Internet Bank of Indiana (“First Internet Bank”) is headquartered in Fishers, Indiana, directly northeast of Indianapolis. First Internet Bank is wholly-owned by First Internet Bancorp, Indianapolis, Indiana. The bank was rated “Satisfactory” at its previous FDIC CRA Performance Evaluation dated January 29, 2018, based on Interagency Strategic Plan Examination Procedures.

The bank does not maintain a traditional branch network, instead using technology to offer banking services online. As such, the bank's consumer and commercial customers are located throughout the entire United States, with a substantial majority outside the Indianapolis metropolitan area. The bank does not maintain any physical branch locations aside from the main office in Fishers. However, the bank does operate one loan production office in Tempe, Arizona.

The bank offers a variety of standard loan and deposit products through online platforms. Loan products include home mortgage, commercial, and consumer loans. Deposit products include checking, savings, certificates of deposit, individual retirement accounts, and health savings accounts.

Ability and Capacity

First Internet Bank's assets totaled \$4.2 billion as of December 31, 2020. This figure includes total loans of \$3.1 billion, total deposits of \$3.3 billion, and total securities of \$569 million. The bank's total asset size has increased by approximately \$1.5 billion, or 53 percent, since the previous evaluation. The following table provides a breakdown of the bank's loan portfolio by category.

Loan Portfolio Distribution as of 12/31/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	146,196	4.7
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	204,891	6.6
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	1,168,372	37.7
Total Real Estate Loans	1,519,459	49.0
Commercial and Industrial Loans	627,105	20.2
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	282,990	9.1
Obligations of State and Political Subdivisions in the U.S.	672,254	21.7
Other Loans	7	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(0)	(0.0)
Total Loans	3,101,815	100.0
<i>Source: Reports of Condition and Income</i>		

Commercial real estate lending and home mortgage lending are the primary lending focuses of the bank. As shown in the previous table, commercial real estate loans (i.e., "secured by nonfarm nonresidential properties") make up the largest percentage of the bank's total loan portfolio at 37.7 percent. Although residential mortgage lending makes up a relatively small percentage of the bank's total loan portfolio, the bank originates and sells a substantial number of home mortgage loans to secondary market investors, and the loan portfolio does not reflect this activity. For example, according to data reported under the Home Mortgage Disclosure Act (HMDA), the bank sold approximately 2,700 loans totaling \$885 million on the secondary market in 2020.

There are no financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

First Internet Bank delineated nine full counties within the Indianapolis-Carmel-Anderson, Indiana, Metropolitan Statistical Area (Indianapolis MSA) as its assessment area. This delineation is unchanged from the previous CRA evaluation. The assessment area does not arbitrarily exclude low- or moderate-income census tracts, does not reflect illegal discrimination, and otherwise meets the requirements of the CRA regulations.

The assessment area includes all of Indianapolis (Marion County) as well as eight surrounding suburban counties: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan, and Shelby. The bank's main office is located in Hamilton County, directly north of Indianapolis.

Economic and Demographic Data

The assessment area contains 386 census tracts across the nine counties. Besides Indianapolis, other major cities in the assessment area include Carmel, Fishers, Noblesville, and Anderson, all of which have populations of roughly 50,000 to 100,000. According to 2015 American Community Survey (ACS) data, these tracts reflect the following income designations:

- 67 low-income tracts
- 103 moderate-income tracts
- 123 middle-income tracts
- 91 upper-income tracts
- 2 tracts with no income designation

The following table details select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	386	17.4	26.7	31.9	23.6	0.5
Population by Geography	1,898,013	11.2	22.3	32.6	33.7	0.3
Housing Units by Geography	807,761	12.8	24.4	31.7	30.9	0.2
Owner-Occupied Units by Geography	469,081	6.4	17.0	36.6	40.0	0.1
Occupied Rental Units by Geography	253,992	19.9	35.4	25.7	18.8	0.2
Vacant Units by Geography	84,688	27.3	32.4	22.8	17.1	0.4
Businesses by Geography	178,674	10.2	19.7	31.1	38.9	0.1
Farms by Geography	5,216	5.2	12.5	46.5	35.7	0.1
Family Distribution by Income Level	469,540	22.0	17.2	19.6	41.3	0.0
Household Distribution by Income Level	723,073	23.7	16.3	17.7	42.2	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$66,803	Median Housing Value			\$143,634
Families Below Poverty Level		10.7%	Median Gross Rent			\$828
Source: 2015 ACS and 2020 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.						

Nearly half of the assessment area's population resides in Marion County. The assessment area contains approximately 808,000 housing units. Of these, 58.1 percent are owner-occupied, 31.4 percent are occupied rental units, and 10.5 percent are vacant. The table below presents the Indianapolis MSA median family income levels for 2018, 2019, and 2020, as updated by the Federal Financial Institutions Examination Council (FFIEC).

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Indianapolis-Carmel-Anderson, IN MSA (26900) Median Family Income				
2018 (\$75,100)	<\$37,550	\$37,550 to <\$60,080	\$60,080 to <\$90,120	≥\$90,120
2019 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
2020 (\$79,600)	<\$39,800	\$39,800 to <\$63,680	\$63,680 to <\$95,520	≥\$95,520
<i>Source: FFIEC</i>				

According to 2020 D&B data, the assessment area contains roughly 179,000 businesses. The majority of these businesses have four or fewer employees. Gross annual revenues for the assessment area businesses in 2020 are as follows:

- 87.2 percent reported revenues of \$1 million or less.
- 4.3 percent reported revenues over \$1 million.
- 8.5 percent have unknown revenues.

Major employers in the assessment area include Eli Lilly and Company, a pharmaceutical company, as well as several large hospital networks (Indiana University Health, Ascension St. Vincent Hospitals, and Community Health Network). Indianapolis also has a strong logistics and transportation sector. FedEx maintains a large national hub in the city, employing several thousand area residents.

According to Moody's Analytics, the Indianapolis area economy is recovering relatively quickly from the COVID-19 pandemic. The area benefits from a diverse local economy, relatively low cost of living, and a well-educated workforce. Area unemployment rates peaked in the spring of 2020 at the outset of the pandemic but dropped in the second half of the year and are approaching pre-pandemic levels. As of December 2020, unemployment rates were approximately 3.0 percent or lower in seven of the nine assessment area counties. Unemployment rates remained relatively elevated in Marion County and Madison County at 5.1 percent and 4.4 percent, respectively.

Competition

The assessment area is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, 44 institutions operated 503 offices in the assessment area. First Internet Bank ranked eighth among this group with a deposit market share of 5.1 percent. However, this data inflates the bank's actual deposit market share in the assessment area given that deposits in this data set are distributed among banks' office locations, and all of First Internet Bank's deposits are assigned to its single office location. Therefore, the bank's deposit market share includes deposits from all customers nationwide, not just those customers within the assessment area. As such, First Internet Bank's true deposit market share within the assessment area would be significantly lower than 5.1 percent. According to bank data, approximately 85 percent of deposit customers are located outside of Indiana.

High levels of competition also exist for home mortgage loans and small business loans in the assessment area. In 2019, 643 lenders reported over 91,000 home mortgage loans originated or purchased in the assessment area. These lenders included banks, credit unions, and other non-depository mortgage lenders. First Internet Bank ranked 47th with a market share of 0.5 percent by number of loans. With respect to small business lending, 153 lenders reported over 36,000 loans originated or purchased. First Internet Bank ranked 36th with a market share of 0.3 percent by number of loans.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a community contact from early 2021 with an economic development entity that operates in the assessment area. The contact stated that the Indianapolis area economy has performed well despite challenges presented by the COVID-19 pandemic. The contact noted that technical assistance for small businesses and workforce development programs are two primary needs in the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage and small business loans are both primary credit needs in the assessment area. Community development needs include affordable housing and economic development. Opportunities for revitalization are present in the area's low- and moderate-income census tracts, particularly in Indianapolis and Anderson. Finally, with nearly 40 percent of assessment area families considered low- or moderate-income, community services for low- and moderate-income individuals represent an additional community development need.

SCOPE OF EVALUATION

Examiners used the Interagency Strategic Plan CRA Examination Procedures to evaluate First Internet Bank's CRA performance. Examiners evaluated the bank's performance under the FDIC-approved Strategic Plan covering the period from January 1, 2018, to December 31, 2020.

The Strategic Plan sets forth 12 separate tests to evaluate the bank's CRA performance. Nine of these are lending-related tests, and the remaining three are community development tests. Specifically, the community development tests evaluate the bank's qualified investment and service activities. All tests focused only on the bank's activities within the assessment area. The table below provides a brief overview of the 12 individual tests.

Overview of Strategic Plan Performance Criteria		
Lending Tests	<i>Test 1</i>	Percentage of home mortgage loans in low-income census tracts*
	<i>Test 2</i>	Percentage of home mortgage loans in moderate-income census tracts*
	<i>Test 3</i>	Percentage of home mortgage loans made to low-income borrowers*
	<i>Test 4</i>	Percentage of home mortgage loans made to moderate-income borrowers*
	<i>Test 5</i>	Total small business loan commitments as a percentage of prior year-end total assets
	<i>Test 6</i>	Percentage of small business loans made to borrowers with revenues of \$1 million or less
	<i>Test 7</i>	Percentage of small business loans in low-income census tracts
	<i>Test 8</i>	Percentage of small business loans in moderate-income census tracts
	<i>Test 9</i>	Community development lending as a percentage of prior year-end total assets
Community Development Tests	<i>Test 10</i>	Value of qualified investments as a percentage of total bank capital (requires minimum new investment of \$1.5 million each year)
	<i>Test 11</i>	Value of housing-specific qualified investments
	<i>Test 12</i>	Community development service hours per employee
<i>*Under Tests 1-4, the Strategic Plan also stipulates that the bank must meet a minimum requirement of \$4 million in home mortgage lending to low- and moderate-income borrowers or in low- and moderate-income census tracts each year. If the bank does not meet this minimum requirement, the bank will receive no points under Tests 1-4.</i>		

In evaluating the bank's performance, examiners relied on bank data, publicly available bank financial information, and economic and demographic data. With respect to specific loan data, examiners analyzed home mortgage data the bank reported under the HMDA data collection requirements as well as small business data reported under CRA data collection requirements. For both home mortgage and small business lending, examiners reviewed data from 2018, 2019, and 2020. The table below provides the total number and dollar volume of home mortgage and small business loans, both inside and outside the assessment area that the bank reported in 2018, 2019, and 2020.

Total Home Mortgage and Small Business Lending				
Year	Home Mortgage #	Home Mortgage \$(000)	Small Business #	Small Business \$(000)
2018	1,658	499,545	252	113,717
2019	2,330	735,680	542	247,723
2020	3,060	985,996	974	275,751
<i>Sources: 2018-2020 HMDA and CRA small business loan data</i>				

Of the bank's total home mortgage and small business lending activity, substantially less than half occurred inside the assessment area. The following table provides the total volume of home mortgage and small business lending by year inside the assessment area. Examiners focused on lending inside the assessment area to evaluate the bank's performance under Test 1 through Test 8 of the Strategic Plan.

Home Mortgage and Small Business Lending Inside Assessment Area				
Year	Home Mortgage #	Home Mortgage \$(000)	Small Business #	Small Business \$(000)
2018	343	135,430	80	20,452
2019	426	133,103	119	36,961
2020	766	236,867	148	42,131
<i>Sources: 2018-2020 HMDA and CRA small business loan data</i>				

Additionally, the bank provided data on community development loans, qualified investments, and community development services for 2018, 2019, and 2020.

Examiners evaluated the bank's performance under each test separately for each of the three years covered by the Strategic Plan. The plan sets forth specific, quantitative performance metrics for each test. Based on these metrics, examiners assigned a performance assessment of Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance for each test by year. These assessments corresponded to specific point values: negative two for Substantial Noncompliance; zero for Needs to Improve; two for Satisfactory; and four for Outstanding. According to the plan, the bank must earn at least 24 total points in order to receive an overall Satisfactory rating in a given year and at least 36 points to receive an overall Outstanding rating in a given year.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TESTS

Tests 1-4 Minimum Lending Requirement

First Internet Bank's Strategic Plan stipulates that in order to earn any points under Tests 1-4, the bank must originate a minimum of \$4 million in home mortgage lending to low- and moderate-income borrowers or in low- and moderate-income census tracts each year. The bank significantly exceeded this minimum lending requirement for each of the three years under review. The bank's HMDA lending to low- and moderate-income borrowers alone in the assessment area totaled \$8.7 million in 2018, \$13.0 million in 2019, and \$25.0 million in 2020.

Test 1 – Home Mortgage Lending in Low-Income Census Tracts

This test measures the percentage of HMDA lending by dollar volume in low-income census tracts in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 1 – Performance Ranges and Assessments	
% by \$ of Lending in Low-Income Tracts	Assessment
> 5.00	Outstanding
3.00 – 5.00	Satisfactory
1.00 – 2.99	Needs to Improve
< 1.00	Substantial Noncompliance

The following table details the bank's performance by year under this test.

Test 1 – Bank Performance				
Year	Total Lending in Low-Income Tracts \$(000)	% by \$ of Lending in Low-Income Tracts	Assessment	Points Earned
2018	4,858	3.6	Satisfactory	2
2019	5,347	4.0	Satisfactory	2
2020	14,179	6.0	Outstanding	4

The bank met the standard for Satisfactory performance in 2018 and 2019 and Outstanding performance in 2020.

Test 2 – Home Mortgage Lending in Moderate-Income Census Tracts

This test measures the percentage of HMDA lending by dollar volume in moderate-income census tracts in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 2 – Performance Ranges and Assessments	
% by \$ of Lending in Moderate-Income Tracts	Assessment
> 15.00	Outstanding
10.00 – 15.00	Satisfactory
5.00 – 9.99	Needs to Improve
< 5.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 2 – Bank Performance				
Year	Total Lending in Moderate-Income Tracts \$(000)	% by \$ of Lending in Moderate-Income Tracts	Assessment	Points Earned
2018	13,711	10.1	Satisfactory	2
2019	11,194	8.4	Needs to Improve	0
2020	17,889	7.6	Needs to Improve	0

The bank met the standard for Satisfactory performance in 2018 and Needs to Improve in 2019 and 2020.

Test 3 – Home Mortgage Lending to Low-Income Borrowers

This test measures the percentage of HMDA lending by dollar volume to low-income borrowers in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 3 – Performance Ranges and Assessments	
% by \$ of Lending to Low-Income Borrowers	Assessment
> 5.00	Outstanding
3.00 – 5.00	Satisfactory
0.05 – 2.99	Needs to Improve
< 0.05	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 3 – Bank Performance				
Year	Total Lending to Low-Income Borrowers \$(000)	% by \$ of Lending to Low-Income Borrowers	Assessment	Points Earned
2018	2,284	1.7	Needs to Improve	0
2019	4,336	3.3	Satisfactory	2
2020	9,892	4.2	Satisfactory	2

The bank’s performance was Needs to Improve in 2018 and Satisfactory in 2019 and 2020.

Test 4 – Home Mortgage Lending to Moderate-Income Borrowers

This test measures the percentage of HMDA lending by dollar volume to moderate-income borrowers in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 4 – Performance Ranges and Assessments	
% by \$ of Lending to Moderate-Income Borrowers	Assessment
> 14.00	Outstanding
6.00 – 14.00	Satisfactory
1.00 – 5.99	Needs to Improve
< 1.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 4 – Bank Performance				
Year	Total Lending to Moderate-Income Borrowers \$(000)	% by \$ of Lending to Moderate-Income Borrowers	Assessment	Points Earned
2018	6,400	4.7	Needs to Improve	0
2019	8,618	6.5	Satisfactory	2
2020	15,139	6.4	Satisfactory	2

The bank’s performance was Needs to Improve in 2018 and Satisfactory in 2019 and 2020.

Test 5 – Total Small Business Lending

This test measures the total dollar volume of small business lending in the assessment area as a percentage of the bank’s prior year-end total assets. The following table outlines the performance ranges and corresponding assessments for this test.

Test 5 – Performance Ranges and Assessments	
Total Small Business Lending as % of Prior Year-End Assets	Assessment
> 2.00	Outstanding
1.00 – 2.00	Satisfactory
0.50 – 0.99	Needs to Improve
< 0.50	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 5 – Bank Performance				
Year	Total Small Business Lending \$(000)	Total Small Business Lending as % of Prior Year-End Assets	Assessment	Points Earned
2018	20,452	0.7	Needs to Improve	0
2019	36,961	1.0	Satisfactory	2
2020	42,131	1.0	Satisfactory	2

The bank’s performance was Needs to Improve in 2018 and Satisfactory in 2019 and 2020.

Test 6 – Small Business Lending to Borrowers with Revenues of \$1 Million or Less

This test measures the percentage of small business lending in the assessment area to businesses with gross annual revenues of \$1 million or less. The following table outlines the performance ranges and corresponding assessments for this test.

Test 6 – Performance Ranges and Assessments	
% by \$ of Lending to Borrowers with Revenues ≤ \$1 Million	Assessment
> 80.00	Outstanding
60.00 – 80.00	Satisfactory
35.00 – 59.99	Needs to Improve
< 35.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 6 – Bank Performance				
Year	Total Lending to Borrowers with Revenues ≤ \$1 Million \$(000)	% by \$ of Lending to Borrowers with Revenues ≤ \$1 Million	Assessment	Points Earned
2018	5,751	28.1	Substantial Noncompliance	-2
2019	14,055	38.0	Needs to Improve	0
2020	10,144	24.1	Substantial Noncompliance	-2

The bank’s performance was Substantial Noncompliance in 2018 and 2020 and Needs to Improve in 2019.

Test 7 – Small Business Lending in Low-Income Census Tracts

This test measures the percentage of small business lending by dollar volume in low-income census tracts in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 7 – Performance Ranges and Assessments	
% by \$ of Lending in Low-Income Tracts	Assessment
> 12.00	Outstanding
7.00 – 12.00	Satisfactory
4.00 – 6.99	Needs to Improve
< 4.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 7 – Bank Performance				
Year	Total Lending in Low-Income Tracts \$(000)	% by \$ of Lending in Low-Income Tracts	Assessment	Points Earned
2018	5,716	27.9	Outstanding	4
2019	5,818	15.7	Outstanding	4
2020	6,397	15.2	Outstanding	4

The bank met the standard for Outstanding performance in 2018, 2019, and 2020.

Test 8 – Small Business Lending in Moderate-Income Census Tracts

This test measures the percentage of small business lending by dollar volume in moderate-income census tracts in the assessment area. The following table outlines the performance ranges and corresponding assessments for this test.

Test 8 – Performance Ranges and Assessments	
% by \$ of Lending in Moderate-Income Tracts	Assessment
> 25.00	Outstanding
18.00 – 25.00	Satisfactory
15.00 – 17.99	Needs to Improve
< 15.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 8 – Bank Performance				
Year	Total Lending in Moderate-Income Tracts \$(000)	% by \$ of Lending in Moderate-Income Tracts	Assessment	Points Earned
2018	3,426	16.7	Needs to Improve	0
2019	9,033	24.4	Satisfactory	2
2020	8,187	19.4	Satisfactory	2

The bank’s performance was Needs to Improve in 2018 and Satisfactory in 2019 and 2020.

Test 9 – Community Development Lending

This test measures the total dollar volume of community development lending in the assessment area as a percentage of the bank’s prior year-end total assets. The following table outlines the performance ranges and corresponding assessments for this test.

Test 9 – Performance Ranges and Assessments	
Community Development Lending as % of Prior Year-End Total Assets	Assessment
> 2.50	Outstanding
1.50 – 2.50	Satisfactory
0.50 – 1.49	Needs to Improve
< 0.50	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 9 – Bank Performance			
Year	Community Development Lending as % of Prior Year-End Total Assets	Assessment	Points Earned
2018	0.6	Needs to Improve	0
2019	0.0	Substantial Noncompliance	-2
2020	0.0	Substantial Noncompliance	-2

The bank's performance was Needs to Improve in 2018 and Substantial Noncompliance in 2019 and 2020. The bank originated five community development loans totaling \$14.2 million in 2018, one loan totaling \$775,000 in 2019, and no loans in 2020. The bank's community development lending primarily supported economic development and revitalization/stabilization in the assessment area. Of the bank's community development lending in 2018, the bank originated a \$6.2 loan to a financial intermediary that aims to spark development and create jobs in low- and moderate-income neighborhoods in Indianapolis. Additionally, the bank originated two loans totaling \$3.3 million that allowed a small business to expand by financing the purchase of a new facility and new equipment.

COMMUNITY DEVELOPMENT TESTS

Test 10 – Qualified Investments

This test measures the year-end fair market value of qualified investments and grants in the assessment area as a percentage of the bank's prior year-end total capital. Under this test, the bank must also make a minimum new money investment of \$1.5 million each year; if this minimum requirement is not met, the bank's performance is assessed as Substantial Noncompliance. The following table outlines the performance ranges and corresponding assessments for this test.

Test 10 – Performance Ranges and Assessments	
Qualified Investments as % of Prior Year-End Total Capital	Assessment
> 12.00	Outstanding
5.00 – 12.00	Satisfactory
2.00 – 4.99	Needs to Improve
< 2.00	Substantial Noncompliance

The following table details the bank's performance by year under this test.

Test 10 – Bank Performance					
Year	New Money Investments	Total Year-End Investments	Qualified Investments as % of Prior Year-End Total Capital	Assessment	Points Earned
2018	\$21.6 million	\$30.7 million	12.9	Outstanding	4
2019	\$18.2 million	\$37.2 million	12.2	Outstanding	4
2020	\$7.7 million	\$44.6 million	12.3	Outstanding	4

The bank met the standard for Outstanding performance in 2018, 2019, and 2020. Additionally, the bank exceeded the minimum requirement for new money investments in each of the three years. The bank had a total of 20 investments totaling \$30.7 million in 2018, 28 investments totaling \$37.2 million in 2019, and 34 investments totaling \$44.6 million in 2020. These figures include both new money investments and prior-year investments that remained outstanding. Examples include an investment in a CRA fund that supported various community development initiatives and an investment in a Small Business Investment Company that promoted economic development in the assessment area.

Test 11 – Housing-Specific Qualified Investments

This test measures the year-end fair market value of housing-specific qualified investments and grants in the assessment area. This test does not include any investments already considered under Test 10. The following table outlines the performance ranges and corresponding assessments for this test.

Test 11 – Performance Ranges and Assessments	
Value of Housing-Specific Qualified Investments	Assessment
> \$15.00 million	Outstanding
\$10.00 million - \$15.00 million	Satisfactory
\$5.00 million - \$9.99 million	Needs to Improve
< \$5.00 million	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 11 – Bank Performance			
Year	Value of Housing-Specific Qualified Investments	Assessment	Points Earned
2018	\$16.1 million	Outstanding	4
2019	\$15.6 million	Outstanding	4
2020	\$16.9 million	Outstanding	4

The bank met the standard for Outstanding performance in 2018, 2019, and 2020. All of the bank’s investments under this test consisted of mortgage-backed securities. The bank’s investments in these securities supported home mortgage lending to low- and moderate-income individuals or in low- and moderate-income tracts in the assessment area.

Test 12 – Community Development Services

This test measures the bank’s community development service hours per employee. The following table outlines the performance ranges and corresponding assessments for this test.

Test 12 – Performance Ranges and Assessments	
Community Development Service Hours Per Employee	Assessment
> 2.00	Outstanding
1.50 – 2.00	Satisfactory
1.00 – 1.49	Needs to Improve
< 1.00	Substantial Noncompliance

The following table details the bank’s performance by year under this test.

Test 12 – Bank Performance					
Year	Full-Time Employees	Total Community Development Service Hours	Community Development Service Hours Per Employee	Assessment	Points Earned
2018	204	440.5	2.16	Outstanding	4
2019	218	443.8	2.04	Outstanding	4
2020	251	514.0	2.05	Outstanding	4

The bank met the standard for Outstanding performance in 2018, 2019, and 2020. Examples of the bank's community development services are as follows:

- A bank employee serves as a board member for the United Northeast Community Development Corporation. This organization works on redevelopment and revitalization efforts in low- and moderate-income communities in Indianapolis. The organization's goals include providing affordable housing, creating jobs, increasing neighborhood assets, and attracting business enterprises and commercial investment.
- Bank employees serve on the board and provide financial literacy education at the Women's Fund of Central Indiana. This organization assists low-income women by providing childcare, economic education, and other self-development services.
- Bank employees serve as board and committee members for the Near North Community Development Corporation. This organization facilitates business and residential revitalization in the Near North Side communities of Indianapolis, the majority of which are low- or moderate-income.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

STRATEGIC PLAN SCORING MATRIX

The following table provides a breakdown of the points the bank earned under each Strategic Plan test by year. Under each test, First Internet Bank's Strategic Plan sets forth quantitative performance ranges that correspond to specific point values. To demonstrate Satisfactory performance under the plan for a given year, the bank must earn a minimum of 24 points. To demonstrate Outstanding performance for a given year, the bank must earn a minimum of 36 points

Strategic Plan Point Totals by Year			
Test	2018	2019	2020
<i>Test 1</i>	2	2	4
<i>Test 2</i>	2	0	0
<i>Test 3</i>	0	2	2
<i>Test 4</i>	0	2	2
<i>Test 5</i>	0	2	2
<i>Test 6</i>	-2	0	-2
<i>Test 7</i>	4	4	4
<i>Test 8</i>	0	2	2
<i>Test 9</i>	0	-2	-2
<i>Test 10</i>	4	4	4
<i>Test 11</i>	4	4	4
<i>Test 12</i>	4	4	4
Total Points	18	24	24
Rating	Needs to Improve	Satisfactory	Satisfactory

GLOSSARY

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 metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Office Locations

Corporate Headquarters and Branch

8701 E 116th Street

Fishers, IN 46038

Census Tract 1108.10

Hours of Operation

Monday - Friday 8:00 a.m. - 5:00 p.m.

Year: Address:


Matched Address	
Address	8701 E 116th St, Fishers, Indiana, 46038
MSA/MD Code	26900
State Code	18
County Code	057
Tract Code	1108.10
MSA/MD Name	INDIANAPOLIS-CARMEL-GREENWOOD, IN
State Name	INDIANA
County Name	HAMILTON COUNTY

The Census Demographic Data for 2024 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2024.

Census Demographic Data

A map of Fishers, Indiana, showing the location of the corporate headquarters and branch at 8701 E 116th St. The map highlights the area around the branch, including streets like E 116th St, South St, and Morgan Dr, and landmarks like Fishers Elementary School.

Limited Service
Loan Production Office
51 West 3rd Street
Suite 315
Tempe, AZ 85281
Census Tract 3187
Hours of Operation
Monday - Friday 8:00 a.m. - 5:00 p.m.

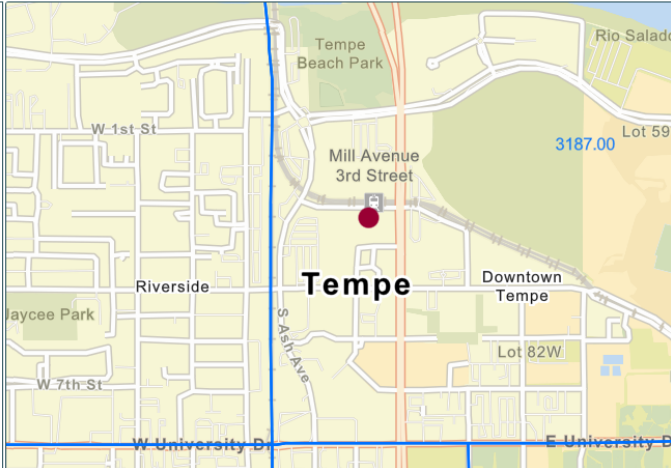
 Year: 2024 Address: 51 West 3rd Street, Tempe, AZ, 85281, USA

Matched Address	
Address	51 West 3rd Street, Tempe, Arizona, 85281
MSA/MD Code	38060
State Code	04
County Code	013
Tract Code	3187.00
MSA/MD Name	PHOENIX-MESA-CHANDLER, AZ
State Name	ARIZONA
County Name	MARICOPA COUNTY

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Census Demographic Data

☐ User Select Tract



There were neither any branches opened nor closed during the current year, prior quarter ending December 31, 2023, nor prior two years.



Branch Hours of Operations
Monday - Friday 8:00 a.m. - 5:00 p.m.

Retail Banking Services

Current Deposit Products and Services (03/2023)

Consumer Products

- Interest and Free Checking – Both come with free mobile and online banking bill pay, electronic bank statements, incoming wires, first order of checks, debit card, incoming ACH transfers, and Zelle payments.
- **Interest Checking** - Checking with optional extras like free mobile and online banking bill payment, overdraft protection, ATM or check card access, and ATM surcharge rebates
- **Free Checking** - Checking with a lower opening deposit requirement and no monthly maintenance fee
- **Money Market Savings** - A high-yield, FDIC-insured savings account
- **Free Savings** - A savings account with a lower opening deposit requirement and no monthly maintenance or minimum balance fees
- **Tomorrow's Tycoons** - No-fee savings account for customers under the age of 18
- **Certificates of Deposit** - Time deposits with high-yield interest rates and mobile and online banking account access
- **Health Savings Account** – Tax-advantaged account used to pay eligible medical and healthcare expenses
- **iScan** – Allows scanning of checks to be deposited and uploaded through mobile and online banking
- **Credit Cards** – Credit card with no annual fee and mobile and online banking account access with rewards and cashback on all purchases
- **Vehicle Loans** - Offering consumer loans to purchase horse trailers, recreational vehicles, autos, and boats
- **Student Loans** - Offered in partnership with Sallie Mae, loans for higher education purposes to serve the needs of undergraduates, graduates students and parents
- **Personal Loans** – Offering loans with no collateral requirement for personal needs.

Business Accounts

- **Do More Business Checking** - Interest-bearing checking with no minimum balance fee, no monthly service fee, and unlimited transactions
- **Commercial Checking** – Business checking with remote deposit capture, sweep services, ACH, check positive pay, zero balance accounts, and wire services.
- **Money Market Savings** – A business high-yield, FDIC-insured savings account that offers free mobile and online banking tools
- **Regular Savings** - A business savings account with a lower monthly maintenance fee and lower average daily balance requirement than the Money Market Savings account that offers free mobile and online banking tools
- **Certificates of Deposit** - Time deposits with high-yield interest rates and online banking account access
- **SBA Loans** - Offering 7(a), Express, and 504 loan programs
- **Commercial Loans** - Offering term loans and lines of credit to assist businesses with financing needs
- **Commercial Real Estate Loans** - Offering Single Tenant Net Lease financing, Residential Development / Construction Financing, and Commercial Construction / Multi-tenant Financing, and Owner-Occupied Real Estate loans
- **Public Finance** - Financing options for government entities, public schools, municipal utilities, higher education and not-for-profit institutions, equipment leasing and energy projects
- **Commercial Credit Cards** - two different card programs, one of which offers cash back while both provide online banking access

Treasury Management

- **Commercial Premium Checking** - Checking with low transaction and maintenance fees
- **Commercial Analysis Checking** - Earnings credit rates help pay for services used
- **Remote Deposit Capture** - Scan business deposits with a desktop scanner or mobile device
- **ACH Origination** - Online electronic funds transfer to collect funds or send funds
- **Wire Origination** - originate wires online using a security token for approval
- **Electronic Data Interchange (EDI)** - a detailed report which arrives along with an ACH deposit
- **Sweep Accounts** - Investment or loan options allow concentration of funds into one account with a minimum target balance on the other
- **Zero Balance Accounts (ZBAs)** – Consolidate cash balances between principal and subsidiary accounts

- **Commercial Bill Pay** - bill pay for business accounts with higher daily limits
- **Positive Pay** - fraud prevention tool used to protect the account from fraudulent checks clearing

All Accounts

- Account Access through First IB's telephone, mobile and online banking systems
- Free access to personal financial management tools with FinanceWorks™ through mobile and online banking
- Optional export to Quicken and Money for enhanced financial management
- Free electronic statement and check images
- ATM access through the PLUS™ network



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- ATM access through the PLUS™ network



Common Account Fees

ATM, Debit, or Credit Card Replacement	replacement card free first time, \$5.00 per additional card
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ATM Transactions¹	no charge
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Statements	
Electronic checking & savings account statements ²	no charge
Paper checking & savings account statements ²	\$3.00 per statement
Paper line of credit statements	no charge
Paper credit card statements	no charge
Statement copies	\$3.00 per statement

Stop Payments (All items, including checks written, ACH transfers, and bill payment transactions)	\$30.00
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ACH Items (initiated by First Internet Bank)	
Preauthorized transfers for deposits or withdrawals	no charge
Each transfer using "Move Money" in online banking for a deposit	no charge
Each transfer using "Move Money" in online banking for a withdrawal	\$5.00

Wire Transfers	
Incoming Transfers ³	no charge
Outgoing Transfers – Domestic	\$20.00
Outgoing Transfers – Foreign ³	\$50.00

Deposits or payments to a First Internet Bank account made using a card	3% of amount or \$10.00, whichever is greater
Cashier's Check⁴	\$5.00 each
Check Copies	\$5.00 per copy
Check by Phone	\$5.00 per item
Check issued for account closure	\$5.00 per item
Dormant Account Fee	\$5.00 per account per month
International Service Assessment Fee (applies to all ATM and debit (check) card transactions initiate at any non-US or non-US territory location)	3% of the purchase or cash advance amount (in U.S. Dollars)
Foreign currency check/draft processing charge	\$50.00 per item
Returned Deposit Item	\$20.00
Uncollected Funds Fee	\$30.00

Overnight Delivery⁵	\$30.00
Garnishments, Executions & Levies	\$50.00
Account Reconciliation Assistance	\$20.00 per hour (min. 1 hour)
Research	\$20.00 per hour (min. 1 hour)

Click for fees specific to the following accounts:

Checking

Savings

CDs

IRAs

Credit Cards

Installment Loans

¹ ATM owners may assess a surcharge.

² CD-only customers will not receive a statement.

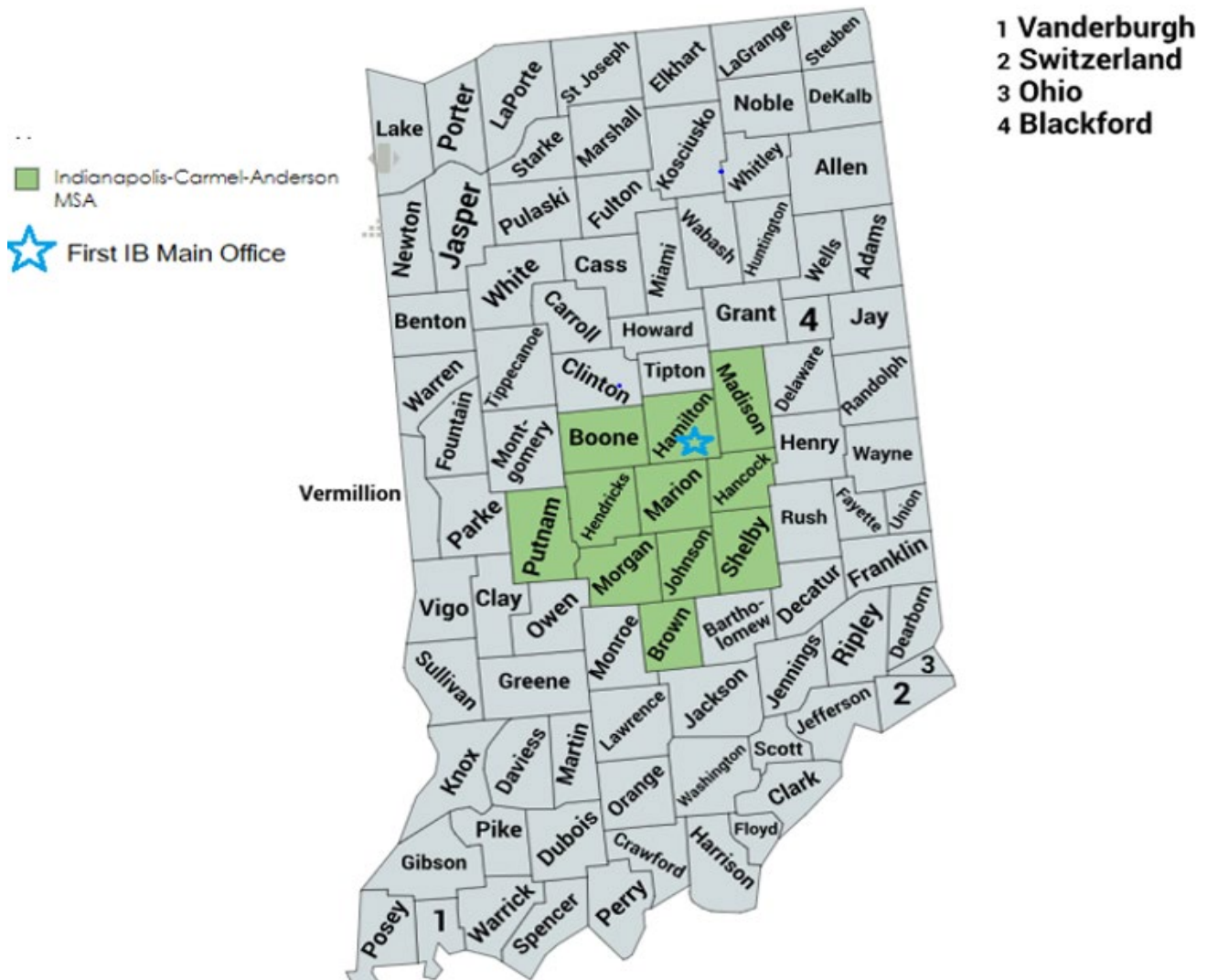
³ Intermediate banks and/or beneficiary banks, if used, may deduct a fee from the total amount of your outgoing or incoming wires. See our Electronic Funds Transfer Disclosure for details.

⁴ If a cashier's check is lost, stolen, or destroyed, you may have to either purchase an indemnity bond or allow 90 days to pass without the original being presented/paid before the check is replaced.

⁵ Overnight delivery charge applies to next business day delivery within the contiguous United States only. Additional charges apply for shipments to Alaska, Hawaii, Puerto Rico, or any international location. Additional charges apply for Saturday delivery.

Fees in effect as of 06/01/2018 and are subject to change.

First Internet Bank Facility-Based Assessment Area and Retail Lending Assessment Area





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	011	8101.00	Middle	No	100.33	\$97,300	\$97,621	\$81,250	3573	7.00	250	1268	1622
18	011	8102.00	Middle	No	109.25	\$97,300	\$106,300	\$88,477	3657	5.77	211	1200	1497
18	011	8103.00	Upper	No	129.34	\$97,300	\$125,848	\$104,743	6028	9.84	593	2003	2336
18	011	8104.00	Middle	No	95.30	\$97,300	\$92,727	\$77,179	6004	10.88	653	1666	2413
18	011	8105.00	Middle	No	93.14	\$97,300	\$90,625	\$75,429	6814	10.77	734	1877	2403
18	011	8106.01	Upper	No	131.36	\$97,300	\$127,813	\$106,382	8163	15.73	1284	2348	2743
18	011	8106.04	Upper	No	226.39	\$97,300	\$220,277	\$183,333	6486	12.89	836	1972	2028
18	011	8106.05	Upper	No	150.90	\$97,300	\$146,826	\$122,205	7083	16.74	1186	1660	2211
18	011	8106.06	Upper	No	200.04	\$97,300	\$194,639	\$161,999	8339	12.09	1008	2264	2528
18	011	8106.07	Upper	No	152.14	\$97,300	\$148,032	\$123,207	9651	25.33	2445	2371	2620
18	011	8107.00	Middle	No	93.84	\$97,300	\$91,306	\$76,000	5014	9.51	477	1664	2066
18	013	9746.00	Middle	No	111.00	\$97,300	\$108,003	\$89,896	2948	4.72	139	1069	2118
18	013	9747.00	Moderate	No	72.99	\$97,300	\$71,019	\$59,111	3337	7.10	237	1161	1644
18	013	9748.00	Middle	No	107.65	\$97,300	\$104,743	\$87,179	4295	6.75	290	1525	2259
18	013	9749.01	Middle	No	97.41	\$97,300	\$94,780	\$78,889	1750	7.20	126	598	743
18	013	9749.02	Middle	No	93.18	\$97,300	\$90,664	\$75,463	3145	7.00	220	1086	1668
18	013	9999.99	Middle	No	94.46	\$97,300	\$91,910	\$76,500	15475	6.54	1012	5439	8432
18	057	1101.01	Middle	No	112.41	\$97,300	\$109,375	\$91,033	9078	29.10	2642	1796	2178
18	057	1101.02	Middle	No	99.56	\$97,300	\$96,872	\$80,625	4271	6.88	294	1356	1567
18	057	1102.01	Middle	No	99.30	\$97,300	\$96,619	\$80,417	4231	7.66	324	1422	1897
18	057	1102.02	Middle	No	87.25	\$97,300	\$84,894	\$70,658	6632	7.84	520	2086	2412
18	057	1103.01	Upper	No	130.47	\$97,300	\$126,947	\$105,661	9332	17.08	1594	2581	2841
18	057	1103.02	Middle	No	116.45	\$97,300	\$113,306	\$94,308	5716	22.03	1259	933	1719
18	057	1103.03	Middle	No	109.01	\$97,300	\$106,067	\$88,280	5218	7.93	414	1701	2216
18	057	1104.01	Middle	No	89.29	\$97,300	\$86,879	\$72,308	4443	20.46	909	1252	1569
18	057	1104.04	Upper	No	162.46	\$97,300	\$158,074	\$131,563	5309	12.88	684	1489	1514

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18	057	1104.05	Middle	No	113.27	\$97,300	\$110,212	\$91,731	5018	22.64	1136	862	1268
18	057	1104.06	Middle	No	112.40	\$97,300	\$109,365	\$91,029	6395	15.15	969	2324	2494
18	057	1105.05	Upper	No	129.97	\$97,300	\$126,461	\$105,258	7344	15.44	1134	2465	2744
18	057	1105.09	Middle	No	108.95	\$97,300	\$106,008	\$88,229	5469	15.78	863	1778	2025
18	057	1105.11	Upper	No	143.22	\$97,300	\$139,353	\$115,982	5688	8.93	508	1796	1837
18	057	1105.12	Upper	No	143.69	\$97,300	\$139,810	\$116,369	4863	8.72	424	1245	1411
18	057	1105.13	Upper	No	136.87	\$97,300	\$133,175	\$110,842	11255	24.18	2722	2063	2705
18	057	1105.14	Upper	No	126.24	\$97,300	\$122,832	\$102,237	3181	8.99	286	1391	1498
18	057	1105.15	Upper	No	220.05	\$97,300	\$214,109	\$178,206	9520	12.42	1182	2361	2845
18	057	1105.16	Upper	No	120.86	\$97,300	\$117,597	\$97,879	10257	14.13	1449	2772	3014
18	057	1105.17	Upper	No	143.70	\$97,300	\$139,820	\$116,375	6811	17.75	1209	1871	2154
18	057	1105.18	Upper	No	149.74	\$97,300	\$145,697	\$121,267	5151	11.05	569	1232	1462
18	057	1106.00	Middle	No	87.71	\$97,300	\$85,342	\$71,036	4175	17.37	725	897	1390
18	057	1107.00	Middle	No	82.12	\$97,300	\$79,903	\$66,509	3402	16.20	551	646	1441
18	057	1108.05	Upper	No	191.40	\$97,300	\$186,232	\$155,000	7793	16.32	1272	2733	2880
18	057	1108.07	Middle	No	119.30	\$97,300	\$116,079	\$96,617	6481	33.16	2149	1442	1717
18	057	1108.10	Upper	No	120.72	\$97,300	\$117,461	\$97,765	6832	18.65	1274	1906	2344
18	057	1108.11	Middle	No	106.25	\$97,300	\$103,381	\$86,045	4492	22.64	1017	1434	1814
18	057	1108.12	Upper	No	135.92	\$97,300	\$132,250	\$110,070	6686	22.00	1471	1757	1930
18	057	1108.13	Upper	No	221.46	\$97,300	\$215,481	\$179,341	13901	21.31	2962	3222	3611
18	057	1108.14	Upper	No	157.99	\$97,300	\$153,724	\$127,945	11281	25.53	2880	3411	3562
18	057	1108.15	Upper	No	162.27	\$97,300	\$157,889	\$131,414	7888	27.87	2198	1584	1956
18	057	1108.16	Upper	No	128.36	\$97,300	\$124,894	\$103,955	4346	35.18	1529	767	985
18	057	1108.17	Upper	No	158.39	\$97,300	\$154,113	\$128,272	7395	26.76	1979	1924	2205
18	057	1108.18	Upper	No	137.08	\$97,300	\$133,379	\$111,014	7656	29.35	2247	2002	2652
18	057	1108.19	Upper	No	200.38	\$97,300	\$194,970	\$162,273	6086	16.05	977	2140	2286
18	057	1108.20	Middle	No	88.56	\$97,300	\$86,169	\$71,724	4146	30.80	1277	885	1149
18	057	1108.21	Upper	No	142.04	\$97,300	\$138,205	\$115,033	5000	24.98	1249	1304	1360
18	057	1108.22	Upper	No	218.67	\$97,300	\$212,766	\$177,083	5632	24.86	1400	1271	1301

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18	057	1109.04	Upper	No	226.21	\$97,300	\$220,102	\$183,194	4652	14.17	659	1563	1563
18	057	1109.05	Upper	No	120.72	\$97,300	\$117,461	\$97,763	3819	22.41	856	596	1039
18	057	1109.06	Upper	No	168.28	\$97,300	\$163,736	\$136,279	6774	14.54	985	2081	2356
18	057	1109.07	Upper	No	231.00	\$97,300	\$224,763	\$187,072	5358	15.02	805	1904	1975
18	057	1109.09	Upper	No	254.68	\$97,300	\$247,804	\$206,250	6468	30.50	1973	2091	2197
18	057	1109.10	Upper	No	222.27	\$97,300	\$216,269	\$180,000	7040	45.98	3237	1947	2102
18	057	1109.11	Upper	No	179.53	\$97,300	\$174,683	\$145,391	7308	29.57	2161	1799	2085
18	057	1109.12	Upper	No	191.40	\$97,300	\$186,232	\$155,000	5547	21.51	1193	1752	2086
18	057	1110.03	Upper	No	167.30	\$97,300	\$162,783	\$135,489	4726	9.97	471	1950	2111
18	057	1110.04	Upper	No	139.62	\$97,300	\$135,850	\$113,068	3014	17.92	540	901	1011
18	057	1110.06	Middle	No	115.82	\$97,300	\$112,693	\$93,798	4171	20.52	856	1441	1919
18	057	1110.07	Middle	No	100.61	\$97,300	\$97,894	\$81,477	4030	29.50	1189	642	986
18	057	1110.09	Upper	No	288.86	\$97,300	\$281,061	\$233,926	7816	19.97	1561	2390	2417
18	057	1110.10	Upper	No	261.95	\$97,300	\$254,877	\$212,136	7044	35.29	2486	1596	1951
18	057	1110.11	Middle	No	81.70	\$97,300	\$79,494	\$66,167	3377	25.41	858	828	1015
18	057	1110.12	Middle	No	113.45	\$97,300	\$110,387	\$91,875	4564	34.93	1594	386	377
18	057	1111.01	Upper	No	168.12	\$97,300	\$163,581	\$136,146	3852	17.00	655	1186	1271
18	057	1111.03	Upper	No	222.15	\$97,300	\$216,152	\$179,904	4013	26.41	1060	1381	1420
18	057	1111.04	Middle	No	109.65	\$97,300	\$106,689	\$88,796	5520	16.21	895	1856	2319
18	059	4101.00	Middle	No	108.62	\$97,300	\$105,687	\$87,969	4151	5.37	223	1414	1646
18	059	4102.01	Upper	No	128.57	\$97,300	\$125,099	\$104,118	9321	22.53	2100	2467	2751
18	059	4102.02	Middle	No	98.36	\$97,300	\$95,704	\$79,659	6294	10.36	652	1968	2366
18	059	4103.01	Middle	No	93.28	\$97,300	\$90,761	\$75,544	5026	7.40	372	1375	1551
18	059	4103.02	Middle	No	111.49	\$97,300	\$108,480	\$90,288	8152	8.12	662	2493	2841
18	059	4104.01	Moderate	No	54.39	\$97,300	\$52,921	\$44,047	2372	11.68	277	184	498
18	059	4104.02	Middle	No	111.92	\$97,300	\$108,898	\$90,634	4708	7.05	332	1639	2111
18	059	4105.00	Moderate	No	70.29	\$97,300	\$68,392	\$56,923	3007	9.38	282	724	1215
18	059	4106.00	Moderate	No	75.86	\$97,300	\$73,812	\$61,436	5370	8.14	437	1097	1731

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18	059	4107.00	Upper	No	131.42	\$97,300	\$127,872	\$106,431	5640	4.73	267	2205	2457
18	059	4108.01	Upper	No	121.07	\$97,300	\$117,801	\$98,047	4823	10.28	496	1368	1668
18	059	4108.02	Upper	No	158.16	\$97,300	\$153,890	\$128,084	4609	5.38	248	1581	1674
18	059	4109.01	Middle	No	107.10	\$97,300	\$104,208	\$86,736	4394	31.95	1404	1332	1483
18	059	4109.02	Upper	No	132.66	\$97,300	\$129,078	\$107,431	4910	9.39	461	1828	1938
18	059	4110.00	Upper	No	130.27	\$97,300	\$126,753	\$105,500	7063	7.38	521	2056	2517
18	063	2101.03	Upper	No	179.36	\$97,300	\$174,517	\$145,253	4832	8.36	404	1465	1492
18	063	2101.05	Upper	No	140.87	\$97,300	\$137,067	\$114,082	8622	18.70	1612	2510	2588
18	063	2101.06	Upper	No	126.98	\$97,300	\$123,552	\$102,831	8087	26.83	2170	2014	2246
18	063	2101.07	Middle	No	114.22	\$97,300	\$111,136	\$92,500	1796	7.57	136	506	562
18	063	2101.08	Upper	No	147.10	\$97,300	\$143,128	\$119,129	6848	40.67	2785	2412	2529
18	063	2101.09	Middle	No	107.12	\$97,300	\$104,228	\$86,750	5979	22.76	1361	1444	1919
18	063	2102.01	Middle	No	102.14	\$97,300	\$99,382	\$82,721	4591	22.74	1044	771	1163
18	063	2102.03	Middle	No	111.59	\$97,300	\$108,577	\$90,368	3420	10.35	354	915	1278
18	063	2102.04	Middle	No	102.84	\$97,300	\$100,063	\$83,281	5210	12.67	660	1583	1921
18	063	2103.00	Upper	No	130.19	\$97,300	\$126,675	\$105,430	6579	9.01	593	2322	2569
18	063	2104.00	Middle	No	105.14	\$97,300	\$102,301	\$85,147	5035	5.02	253	1716	2067
18	063	2105.01	Middle	No	109.88	\$97,300	\$106,913	\$88,982	7056	6.96	491	2121	2465
18	063	2105.02	Upper	No	121.97	\$97,300	\$118,677	\$98,780	6095	9.19	560	1271	2059
18	063	2106.07	Middle	No	86.48	\$97,300	\$84,145	\$70,035	6508	31.55	2053	916	1138
18	063	2106.08	Upper	No	139.03	\$97,300	\$135,276	\$112,591	3649	16.96	619	1196	1415
18	063	2106.09	Middle	No	112.42	\$97,300	\$109,385	\$91,042	5359	16.57	888	1428	1892
18	063	2106.10	Upper	No	152.99	\$97,300	\$148,859	\$123,897	5520	13.62	752	1482	1670
18	063	2106.11	Middle	No	109.43	\$97,300	\$106,475	\$88,621	12767	34.46	4399	3119	3523
18	063	2106.12	Upper	No	168.53	\$97,300	\$163,980	\$136,483	5073	11.14	565	1540	1623
18	063	2106.13	Upper	No	158.69	\$97,300	\$154,405	\$128,511	6439	17.15	1104	2042	2201
18	063	2106.14	Middle	No	92.78	\$97,300	\$90,275	\$75,142	7558	45.08	3407	1892	2436
18	063	2106.15	Middle	No	113.77	\$97,300	\$110,698	\$92,135	6166	30.04	1852	1860	1860
18	063	2106.16	Middle	No	91.47	\$97,300	\$89,000	\$74,077	4277	44.28	1894	672	939

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18	063	2106.17	Middle	No	84.23	\$97,300	\$81,956	\$68,214	2391	35.72	854	733	889
18	063	2107.01	Upper	No	127.83	\$97,300	\$124,379	\$103,523	6763	21.10	1427	1267	1460
18	063	2107.02	Upper	No	129.01	\$97,300	\$125,527	\$104,476	7097	14.10	1001	1895	2114
18	063	2108.01	Middle	No	82.77	\$97,300	\$80,535	\$67,034	3447	16.39	565	778	1202
18	063	2108.02	Middle	No	107.32	\$97,300	\$104,422	\$86,912	4566	12.31	562	1471	1908
18	063	2109.00	Moderate	No	67.42	\$97,300	\$65,600	\$54,598	3393	10.99	373	803	1323
18	063	2110.00	Middle	No	96.10	\$97,300	\$93,505	\$77,829	6055	7.38	447	1989	2389
18	063	2111.00	Middle	No	109.74	\$97,300	\$106,777	\$88,871	3610	6.34	229	1154	1401
18	081	6101.01	Middle	No	100.10	\$97,300	\$97,397	\$81,063	6598	41.12	2713	1283	1787
18	081	6101.02	Middle	No	112.04	\$97,300	\$109,015	\$90,739	13043	23.71	3092	3300	4315
18	081	6102.01	Moderate	No	74.55	\$97,300	\$72,537	\$60,377	4504	17.54	790	1296	1914
18	081	6102.03	Middle	No	112.72	\$97,300	\$109,677	\$91,286	6325	23.16	1465	2151	2483
18	081	6102.04	Middle	No	88.90	\$97,300	\$86,500	\$72,000	5385	25.65	1381	925	1322
18	081	6103.00	Moderate	No	70.28	\$97,300	\$68,382	\$56,918	3540	11.98	424	868	1403
18	081	6104.01	Moderate	No	79.49	\$97,300	\$77,344	\$64,375	6076	21.64	1315	1125	1363
18	081	6104.03	Middle	No	88.77	\$97,300	\$86,373	\$71,890	6096	18.80	1146	851	1836
18	081	6104.04	Middle	No	114.85	\$97,300	\$111,749	\$93,007	5036	15.33	772	1501	1859
18	081	6105.01	Middle	No	105.46	\$97,300	\$102,613	\$85,404	2805	9.38	263	962	1149
18	081	6105.02	Middle	No	88.45	\$97,300	\$86,062	\$71,635	5565	9.60	534	1821	2434
18	081	6106.03	Upper	No	148.52	\$97,300	\$144,510	\$120,274	7137	10.23	730	2659	2826
18	081	6106.05	Middle	No	114.09	\$97,300	\$111,010	\$92,396	6067	16.45	998	1272	1673
18	081	6106.06	Middle	No	101.36	\$97,300	\$98,623	\$82,088	6068	12.69	770	1990	2256
18	081	6106.07	Upper	No	143.16	\$97,300	\$139,295	\$115,933	6990	12.79	894	1882	2288
18	081	6106.08	Middle	No	106.74	\$97,300	\$103,858	\$86,442	1911	6.28	120	635	714
18	081	6107.03	Upper	No	161.92	\$97,300	\$157,548	\$131,125	6136	9.00	552	1925	2080
18	081	6107.04	Upper	No	150.41	\$97,300	\$146,349	\$121,810	9238	17.89	1653	2023	2342
18	081	6107.05	Upper	No	153.62	\$97,300	\$149,472	\$124,408	7034	15.04	1058	1372	1662
18	081	6107.06	Moderate	No	69.04	\$97,300	\$67,176	\$55,917	2554	5.99	153	578	879

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18	081	6108.01	Upper	No	125.25	\$97,300	\$121,868	\$101,431	6873	8.32	572	1933	2385
18	081	6108.02	Middle	No	102.71	\$97,300	\$99,937	\$83,183	7591	13.73	1042	2165	2540
18	081	6109.00	Moderate	No	78.91	\$97,300	\$76,779	\$63,906	4908	9.41	462	1038	1937
18	081	6110.00	Moderate	No	78.33	\$97,300	\$76,215	\$63,438	3682	9.21	339	591	1315
18	081	6111.00	Middle	No	115.33	\$97,300	\$112,216	\$93,398	3369	7.39	249	1023	1203
18	081	6112.00	Middle	No	113.06	\$97,300	\$110,007	\$91,563	5480	11.79	646	1572	1921
18	081	6113.00	Moderate	No	69.18	\$97,300	\$67,312	\$56,027	3810	9.08	346	778	1499
18	081	6114.00	Middle	No	117.75	\$97,300	\$114,571	\$95,357	7944	6.77	538	2612	3097
18	095	0003.00	Moderate	No	50.93	\$97,300	\$49,555	\$41,250	2812	26.64	749	382	1259
18	095	0004.00	Low	No	40.06	\$97,300	\$38,978	\$32,446	2307	56.22	1297	444	1042
18	095	0005.00	Low	No	37.80	\$97,300	\$36,779	\$30,617	2826	52.16	1474	565	1533
18	095	0008.00	Low	No	46.74	\$97,300	\$45,478	\$37,857	1916	34.29	657	192	915
18	095	0009.00	Low	No	46.83	\$97,300	\$45,566	\$37,924	1600	32.25	516	372	903
18	095	0010.00	Moderate	No	50.98	\$97,300	\$49,604	\$41,289	2627	26.57	698	410	1322
18	095	0011.00	Moderate	No	57.88	\$97,300	\$56,317	\$46,875	2449	24.05	589	299	1006
18	095	0012.00	Moderate	No	57.10	\$97,300	\$55,558	\$46,241	2906	15.79	459	1060	1545
18	095	0013.00	Moderate	No	75.59	\$97,300	\$73,549	\$61,215	4695	17.10	803	1339	1818
18	095	0014.00	Moderate	No	64.45	\$97,300	\$62,710	\$52,194	3811	18.81	717	1199	2111
18	095	0015.00	Middle	No	97.07	\$97,300	\$94,449	\$78,611	3941	18.02	710	1139	1454
18	095	0016.00	Middle	No	101.97	\$97,300	\$99,217	\$82,583	2874	11.93	343	1077	1232
18	095	0017.00	Moderate	No	71.49	\$97,300	\$69,560	\$57,900	3861	43.85	1693	1083	1634
18	095	0018.01	Moderate	No	71.74	\$97,300	\$69,803	\$58,102	3577	23.68	847	991	1396
18	095	0018.02	Moderate	No	69.28	\$97,300	\$67,409	\$56,108	1647	20.22	333	354	376
18	095	0019.01	Middle	No	90.67	\$97,300	\$88,222	\$73,429	3159	21.08	666	1004	1563
18	095	0019.02	Low	No	36.14	\$97,300	\$35,164	\$29,272	2661	29.43	783	592	1020
18	095	0020.00	Moderate	No	66.91	\$97,300	\$65,103	\$54,191	4101	21.80	894	1195	2038
18	095	0101.00	Middle	No	87.37	\$97,300	\$85,011	\$70,758	2934	4.19	123	861	1178
18	095	0102.00	Moderate	No	66.32	\$97,300	\$64,529	\$53,709	4655	9.09	423	1288	2135
18	095	0103.00	Middle	No	84.29	\$97,300	\$82,014	\$68,264	3094	9.08	281	780	1387

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18	095	0104.00	Middle	No	93.55	\$97,300	\$91,024	\$75,764	2918	6.10	178	906	1215
18	095	0105.00	Middle	No	90.29	\$97,300	\$87,852	\$73,125	3392	5.01	170	1054	1535
18	095	0106.00	Middle	No	89.16	\$97,300	\$86,753	\$72,208	5385	8.45	455	1485	2532
18	095	0107.00	Moderate	No	75.82	\$97,300	\$73,773	\$61,406	3277	9.70	318	1019	1282
18	095	0108.00	Moderate	No	77.82	\$97,300	\$75,719	\$63,026	3293	8.56	282	936	1298
18	095	0109.00	Middle	No	80.96	\$97,300	\$78,774	\$65,568	2165	6.97	151	643	945
18	095	0110.00	Middle	No	93.92	\$97,300	\$91,384	\$76,058	1954	7.73	151	660	812
18	095	0111.00	Middle	No	102.50	\$97,300	\$99,733	\$83,007	3908	5.78	226	1201	1750
18	095	0112.00	Middle	No	88.21	\$97,300	\$85,828	\$71,434	6291	9.98	628	2488	2712
18	095	0113.00	Moderate	No	77.06	\$97,300	\$74,979	\$62,411	2596	9.32	242	709	1148
18	095	0114.00	Middle	No	102.15	\$97,300	\$99,392	\$82,727	3957	6.39	253	1224	1470
18	095	0115.01	Middle	No	91.35	\$97,300	\$88,884	\$73,977	5598	11.40	638	1662	1946
18	095	0115.02	Middle	No	115.36	\$97,300	\$112,245	\$93,426	4261	9.95	424	1231	1526
18	095	0116.00	Unknown	No	0.00	\$97,300	\$0	\$0	2523	43.80	1105	0	0
18	095	0117.00	Middle	No	107.27	\$97,300	\$104,374	\$86,875	2569	6.31	162	719	1162
18	095	0118.00	Middle	No	106.55	\$97,300	\$103,673	\$86,290	7243	12.76	924	2271	2719
18	095	0119.00	Moderate	No	50.47	\$97,300	\$49,107	\$40,875	1687	32.13	542	245	690
18	095	0120.00	Low	No	30.12	\$97,300	\$29,307	\$24,399	2659	48.78	1297	339	1383
18	097	3101.04	Middle	No	108.25	\$97,300	\$105,327	\$87,670	3576	37.02	1324	999	1520
18	097	3101.05	Middle	No	112.52	\$97,300	\$109,482	\$91,125	3830	61.02	2337	1017	1354
18	097	3101.06	Moderate	No	56.43	\$97,300	\$54,906	\$45,698	4161	64.05	2665	223	686
18	097	3101.08	Upper	No	201.86	\$97,300	\$196,410	\$163,472	3597	24.94	897	1298	1548
18	097	3101.10	Middle	No	83.91	\$97,300	\$81,644	\$67,955	3125	66.94	2092	507	858
18	097	3101.11	Moderate	No	56.03	\$97,300	\$54,517	\$45,380	3771	70.78	2669	489	871
18	097	3101.12	Upper	No	162.57	\$97,300	\$158,181	\$131,655	6264	43.44	2721	2364	2439
18	097	3101.13	Upper	No	154.00	\$97,300	\$149,842	\$124,714	1228	29.97	368	332	355
18	097	3102.01	Middle	No	86.34	\$97,300	\$84,009	\$69,922	4603	70.28	3235	971	1382
18	097	3102.03	Middle	No	83.02	\$97,300	\$80,778	\$67,231	5939	73.83	4385	1139	1672

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18	097	3102.04	Middle	No	104.76	\$97,300	\$101,931	\$84,836	5281	83.13	4390	1196	1652
18	097	3103.05	Moderate	No	79.43	\$97,300	\$77,285	\$64,327	6588	88.55	5834	766	1450
18	097	3103.06	Moderate	No	53.86	\$97,300	\$52,406	\$43,618	6924	91.85	6360	573	1771
18	097	3103.08	Moderate	No	78.05	\$97,300	\$75,943	\$63,208	3679	79.56	2927	768	1207
18	097	3103.09	Moderate	No	66.01	\$97,300	\$64,228	\$53,457	3880	85.52	3318	329	958
18	097	3103.10	Middle	No	93.54	\$97,300	\$91,014	\$75,754	4550	74.70	3399	1572	1854
18	097	3103.11	Middle	No	85.83	\$97,300	\$83,513	\$69,513	5831	77.00	4490	1697	1882
18	097	3103.12	Moderate	No	58.46	\$97,300	\$56,882	\$47,345	6203	86.15	5344	1140	1995
18	097	3201.05	Middle	No	105.29	\$97,300	\$102,447	\$85,267	4528	44.24	2003	812	1412
18	097	3201.06	Unknown	No	0.00	\$97,300	\$0	\$0	2526	42.44	1072	514	1230
18	097	3201.07	Upper	No	151.14	\$97,300	\$147,059	\$122,396	1808	19.03	344	672	791
18	097	3201.08	Moderate	No	66.30	\$97,300	\$64,510	\$53,696	5546	70.83	3928	216	1110
18	097	3201.09	Upper	No	122.55	\$97,300	\$119,241	\$99,250	2578	26.22	676	1085	972
18	097	3202.02	Upper	No	137.19	\$97,300	\$133,486	\$111,101	4708	13.02	613	1565	1732
18	097	3202.03	Middle	No	81.45	\$97,300	\$79,251	\$65,966	3087	38.32	1183	305	875
18	097	3202.05	Unknown	No	0.00	\$97,300	\$0	\$0	2492	37.56	936	110	218
18	097	3202.06	Moderate	No	67.57	\$97,300	\$65,746	\$54,726	2915	57.46	1675	294	1048
18	097	3203.01	Upper	No	158.45	\$97,300	\$154,172	\$128,315	3413	12.51	427	1539	1831
18	097	3203.03	Middle	No	82.87	\$97,300	\$80,633	\$67,115	3585	48.23	1729	13	182
18	097	3203.05	Upper	No	158.08	\$97,300	\$153,812	\$128,015	2963	15.63	463	984	1035
18	097	3203.06	Upper	No	130.40	\$97,300	\$126,879	\$105,607	3997	20.82	832	1004	1265
18	097	3204.00	Moderate	No	75.63	\$97,300	\$73,588	\$61,250	3228	40.99	1323	559	1077
18	097	3205.00	Middle	No	103.19	\$97,300	\$100,404	\$83,571	3121	24.13	753	756	1188
18	097	3206.00	Middle	No	89.16	\$97,300	\$86,753	\$72,204	2554	15.94	407	734	1121
18	097	3207.00	Upper	No	213.78	\$97,300	\$208,008	\$173,125	2353	14.75	347	722	730
18	097	3208.00	Upper	No	202.72	\$97,300	\$197,247	\$164,167	3225	9.92	320	1124	1172
18	097	3209.01	Middle	No	106.77	\$97,300	\$103,887	\$86,471	5883	41.07	2416	1752	2141
18	097	3209.02	Moderate	No	52.70	\$97,300	\$51,277	\$42,679	4644	73.23	3401	607	1245
18	097	3209.03	Low	No	38.45	\$97,300	\$37,412	\$31,140	4922	88.83	4372	531	1001

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18	097	3210.01	Middle	No	84.96	\$97,300	\$82,666	\$68,808	2860	73.43	2100	735	1147
18	097	3210.02	Middle	No	115.28	\$97,300	\$112,167	\$93,356	4657	50.46	2350	1334	1613
18	097	3211.00	Middle	No	99.97	\$97,300	\$97,271	\$80,962	3631	43.46	1578	1186	1445
18	097	3212.00	Upper	No	184.77	\$97,300	\$179,781	\$149,632	5071	12.17	617	1634	2085
18	097	3213.00	Upper	No	158.87	\$97,300	\$154,581	\$128,661	2619	11.84	310	791	1112
18	097	3214.00	Middle	No	107.33	\$97,300	\$104,432	\$86,917	5364	27.03	1450	1395	1789
18	097	3216.00	Middle	No	96.10	\$97,300	\$93,505	\$77,823	5024	56.19	2823	1164	1486
18	097	3217.00	Upper	No	147.37	\$97,300	\$143,391	\$119,342	4183	19.05	797	1241	1651
18	097	3218.00	Upper	No	228.16	\$97,300	\$222,000	\$184,769	3556	12.96	461	1122	1473
18	097	3219.00	Upper	No	222.78	\$97,300	\$216,765	\$180,417	6431	17.90	1151	1062	1337
18	097	3220.00	Moderate	No	78.99	\$97,300	\$76,857	\$63,974	3422	57.13	1955	674	1618
18	097	3221.00	Upper	No	146.63	\$97,300	\$142,671	\$118,750	2706	47.04	1273	638	1042
18	097	3222.00	Upper	No	137.86	\$97,300	\$134,138	\$111,641	2139	29.59	633	636	859
18	097	3223.00	Upper	No	143.91	\$97,300	\$140,024	\$116,542	2528	17.29	437	631	1088
18	097	3224.00	Middle	No	94.50	\$97,300	\$91,949	\$76,534	2964	40.72	1207	809	1431
18	097	3225.00	Low	No	46.74	\$97,300	\$45,478	\$37,852	1651	65.11	1075	199	741
18	097	3226.01	Low	No	14.36	\$97,300	\$13,972	\$11,630	2438	95.94	2339	106	505
18	097	3226.02	Middle	No	96.01	\$97,300	\$93,418	\$77,750	1356	77.58	1052	295	538
18	097	3227.00	Middle	No	86.18	\$97,300	\$83,853	\$69,792	2002	83.62	1674	618	775
18	097	3301.03	Middle	No	96.01	\$97,300	\$93,418	\$77,750	4436	35.10	1557	1355	1717
18	097	3301.05	Middle	No	92.35	\$97,300	\$89,857	\$74,792	5344	43.60	2330	631	1516
18	097	3301.06	Low	No	45.41	\$97,300	\$44,184	\$36,776	4354	53.88	2346	279	1323
18	097	3301.07	Upper	No	123.85	\$97,300	\$120,506	\$100,301	5683	19.73	1121	2334	2466
18	097	3301.08	Upper	No	183.10	\$97,300	\$178,156	\$148,281	3665	15.83	580	1491	1708
18	097	3301.09	Middle	No	111.30	\$97,300	\$108,295	\$90,139	4907	26.64	1307	1936	2201
18	097	3302.03	Upper	No	226.30	\$97,300	\$220,190	\$183,261	5418	17.92	971	1942	1979
18	097	3302.04	Upper	No	155.32	\$97,300	\$151,126	\$125,781	6133	49.27	3022	2437	2598
18	097	3302.06	Upper	No	139.95	\$97,300	\$136,171	\$113,333	4695	33.97	1595	1599	1840

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18	097	3302.08	Upper	No	135.11	\$97,300	\$131,462	\$109,420	2879	27.27	785	1134	1244
18	097	3302.10	Middle	No	101.22	\$97,300	\$98,487	\$81,977	6309	79.66	5026	1569	1979
18	097	3302.11	Low	No	46.05	\$97,300	\$44,807	\$37,293	6010	81.56	4902	632	1566
18	097	3302.12	Middle	No	101.89	\$97,300	\$99,139	\$82,518	5032	59.48	2993	1343	1763
18	097	3302.13	Upper	No	137.15	\$97,300	\$133,447	\$111,066	4063	25.92	1053	1171	1564
18	097	3304.01	Upper	No	122.37	\$97,300	\$119,066	\$99,100	5985	35.15	2104	1705	1727
18	097	3305.00	Moderate	No	74.90	\$97,300	\$72,878	\$60,659	6329	75.46	4776	1848	2438
18	097	3306.00	Moderate	No	58.74	\$97,300	\$57,154	\$47,574	5267	59.08	3112	939	2000
18	097	3307.01	Low	No	45.93	\$97,300	\$44,690	\$37,197	2123	68.25	1449	371	981
18	097	3307.02	Moderate	No	61.03	\$97,300	\$59,382	\$49,426	5026	69.06	3471	992	1479
18	097	3308.03	Low	No	43.02	\$97,300	\$41,858	\$34,842	3638	89.86	3269	417	1476
18	097	3308.04	Moderate	No	75.33	\$97,300	\$73,296	\$61,004	3671	91.96	3376	308	963
18	097	3308.05	Low	No	41.30	\$97,300	\$40,185	\$33,446	3089	75.66	2337	298	805
18	097	3308.06	Low	No	31.48	\$97,300	\$30,630	\$25,500	4269	88.26	3768	536	1233
18	097	3309.00	Low	No	42.84	\$97,300	\$41,683	\$34,699	5686	90.36	5138	674	1688
18	097	3310.00	Moderate	No	52.42	\$97,300	\$51,005	\$42,458	4194	95.37	4000	789	1746
18	097	3401.01	Middle	No	85.60	\$97,300	\$83,289	\$69,323	4066	30.84	1254	1622	1855
18	097	3401.02	Moderate	No	61.93	\$97,300	\$60,258	\$50,154	4666	67.98	3172	307	586
18	097	3401.08	Moderate	No	52.06	\$97,300	\$50,654	\$42,163	3761	88.62	3333	125	534
18	097	3401.11	Middle	No	99.09	\$97,300	\$96,415	\$80,250	3870	57.65	2231	863	964
18	097	3401.12	Moderate	No	63.23	\$97,300	\$61,523	\$51,210	5108	54.84	2801	1026	1257
18	097	3401.13	Moderate	No	68.47	\$97,300	\$66,621	\$55,449	4422	36.09	1596	905	1269
18	097	3401.14	Middle	No	103.17	\$97,300	\$100,384	\$83,553	4440	35.00	1554	1121	1466
18	097	3401.15	Moderate	No	62.75	\$97,300	\$61,056	\$50,818	6601	76.41	5044	588	1585
18	097	3402.01	Moderate	No	61.93	\$97,300	\$60,258	\$50,156	3676	78.75	2895	693	994
18	097	3402.02	Moderate	No	52.12	\$97,300	\$50,713	\$42,212	4830	60.10	2903	547	1035
18	097	3403.01	Low	No	46.67	\$97,300	\$45,410	\$37,795	3190	85.05	2713	359	989
18	097	3403.02	Moderate	No	52.86	\$97,300	\$51,433	\$42,808	4968	87.42	4343	562	1197
18	097	3404.00	Moderate	No	54.38	\$97,300	\$52,912	\$44,042	4024	82.43	3317	601	1274

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18	097	3405.00	Moderate	No	58.83	\$97,300	\$57,242	\$47,647	4932	70.13	3459	384	1127
18	097	3406.00	Moderate	No	60.88	\$97,300	\$59,236	\$49,306	5274	79.90	4214	837	1679
18	097	3407.00	Moderate	No	50.93	\$97,300	\$49,555	\$41,250	4219	75.23	3174	522	1449
18	097	3408.00	Middle	No	82.23	\$97,300	\$80,010	\$66,591	1751	18.90	331	579	788
18	097	3409.01	Middle	No	96.52	\$97,300	\$93,914	\$78,163	4034	51.31	2070	1025	1291
18	097	3409.03	Low	No	49.98	\$97,300	\$48,631	\$40,479	1742	69.35	1208	94	525
18	097	3409.04	Middle	No	88.28	\$97,300	\$85,896	\$71,492	5235	53.03	2776	714	1461
18	097	3410.00	Middle	No	107.38	\$97,300	\$104,481	\$86,964	1817	12.11	220	511	756
18	097	3411.00	Low	No	47.53	\$97,300	\$46,247	\$38,491	2239	63.20	1415	367	915
18	097	3412.00	Low	No	32.97	\$97,300	\$32,080	\$26,706	2535	91.64	2323	341	1110
18	097	3416.00	Low	No	37.38	\$97,300	\$36,371	\$30,278	2375	87.16	2070	336	862
18	097	3417.01	Low	No	39.04	\$97,300	\$37,986	\$31,615	2906	67.24	1954	352	1022
18	097	3417.02	Moderate	No	69.46	\$97,300	\$67,585	\$56,250	1962	36.95	725	352	879
18	097	3419.02	Middle	No	81.91	\$97,300	\$79,698	\$66,336	3957	41.82	1655	1228	1440
18	097	3419.03	Low	No	45.98	\$97,300	\$44,739	\$37,242	4839	79.11	3828	465	1429
18	097	3419.04	Low	No	48.63	\$97,300	\$47,317	\$39,389	2411	75.03	1809	228	449
18	097	3420.00	Moderate	No	73.62	\$97,300	\$71,632	\$59,623	6690	56.20	3760	1605	2089
18	097	3421.01	Moderate	No	74.96	\$97,300	\$72,936	\$60,707	5575	55.86	3114	1248	1795
18	097	3422.00	Moderate	No	58.01	\$97,300	\$56,444	\$46,984	5454	51.32	2799	712	1659
18	097	3423.00	Moderate	No	57.65	\$97,300	\$56,093	\$46,691	6860	31.97	2193	1545	2211
18	097	3424.00	Moderate	No	71.51	\$97,300	\$69,579	\$57,917	1575	28.13	443	326	632
18	097	3425.00	Low	No	46.44	\$97,300	\$45,186	\$37,615	5004	42.71	2137	994	1798
18	097	3426.00	Low	No	41.59	\$97,300	\$40,467	\$33,684	3490	49.34	1722	589	1499
18	097	3501.00	Moderate	No	53.92	\$97,300	\$52,464	\$43,665	1390	85.47	1188	340	732
18	097	3503.00	Low	No	30.02	\$97,300	\$29,209	\$24,313	2511	76.42	1919	89	421
18	097	3504.00	Moderate	No	71.96	\$97,300	\$70,017	\$58,281	2490	66.83	1664	546	892
18	097	3505.00	Low	No	34.73	\$97,300	\$33,792	\$28,125	2395	95.45	2286	464	1212
18	097	3506.00	Moderate	No	50.05	\$97,300	\$48,699	\$40,536	4406	94.42	4160	1142	2552

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18	097	3507.00	Low	No	37.66	\$97,300	\$36,643	\$30,500	1566	93.42	1463	323	893
18	097	3508.00	Low	No	34.60	\$97,300	\$33,666	\$28,026	2375	94.91	2254	194	1001
18	097	3509.00	Middle	No	81.80	\$97,300	\$79,591	\$66,250	1687	72.26	1219	335	742
18	097	3510.00	Low	No	41.05	\$97,300	\$39,942	\$33,250	2555	69.59	1778	679	1207
18	097	3512.00	Low	No	41.67	\$97,300	\$40,545	\$33,750	2381	94.75	2256	309	1350
18	097	3515.00	Moderate	No	51.33	\$97,300	\$49,944	\$41,574	2023	69.35	1403	265	777
18	097	3516.00	Upper	No	191.40	\$97,300	\$186,232	\$155,000	2293	40.51	929	728	1010
18	097	3517.00	Middle	No	95.17	\$97,300	\$92,600	\$77,071	2642	62.34	1647	684	1469
18	097	3519.00	Moderate	No	57.76	\$97,300	\$56,200	\$46,782	2140	96.54	2066	550	1165
18	097	3521.00	Low	No	39.20	\$97,300	\$38,142	\$31,750	2121	91.28	1936	360	1130
18	097	3523.00	Low	No	39.71	\$97,300	\$38,638	\$32,163	1604	91.96	1475	268	708
18	097	3524.00	Moderate	No	51.28	\$97,300	\$49,895	\$41,528	3056	64.17	1961	371	1259
18	097	3525.00	Low	No	48.45	\$97,300	\$47,142	\$39,239	3003	37.26	1119	856	1793
18	097	3526.00	Moderate	No	53.28	\$97,300	\$51,841	\$43,149	3739	62.93	2353	588	1888
18	097	3527.00	Moderate	No	60.58	\$97,300	\$58,944	\$49,063	2423	50.97	1235	385	1205
18	097	3528.00	Low	No	46.24	\$97,300	\$44,992	\$37,448	1480	82.43	1220	140	473
18	097	3533.00	Upper	No	140.15	\$97,300	\$136,366	\$113,500	2717	35.30	959	229	322
18	097	3535.00	Middle	No	87.74	\$97,300	\$85,371	\$71,058	2480	63.95	1586	97	469
18	097	3536.00	Moderate	No	51.25	\$97,300	\$49,866	\$41,510	2708	76.88	2082	364	1112
18	097	3542.01	Upper	No	168.45	\$97,300	\$163,902	\$136,420	4538	34.18	1551	718	524
18	097	3542.02	Upper	No	165.88	\$97,300	\$161,401	\$134,338	3206	29.94	960	679	797
18	097	3544.00	Middle	No	112.06	\$97,300	\$109,034	\$90,750	1514	25.63	388	423	716
18	097	3545.00	Middle	No	108.30	\$97,300	\$105,376	\$87,708	2237	37.91	848	348	1086
18	097	3547.00	Moderate	No	54.95	\$97,300	\$53,466	\$44,500	1559	55.68	868	288	806
18	097	3548.00	Low	No	48.30	\$97,300	\$46,996	\$39,116	1765	62.66	1106	250	838
18	097	3549.00	Low	No	41.29	\$97,300	\$40,175	\$33,438	2651	60.24	1597	314	1477
18	097	3550.00	Low	No	38.30	\$97,300	\$37,266	\$31,019	2325	58.54	1361	386	1059
18	097	3551.00	Low	No	27.61	\$97,300	\$26,865	\$22,364	1986	60.78	1207	147	874
18	097	3553.00	Low	No	45.96	\$97,300	\$44,719	\$37,222	2588	43.28	1120	346	1097

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18	097	3554.00	Moderate	No	63.54	\$97,300	\$61,824	\$51,458	2639	44.33	1170	603	1299
18	097	3555.00	Moderate	No	72.45	\$97,300	\$70,494	\$58,672	3809	31.29	1192	836	1622
18	097	3556.00	Low	No	39.89	\$97,300	\$38,813	\$32,308	2283	44.94	1026	398	977
18	097	3557.00	Moderate	No	50.31	\$97,300	\$48,952	\$40,745	2420	40.74	986	433	1215
18	097	3559.00	Upper	No	123.94	\$97,300	\$120,594	\$100,368	2258	22.67	512	501	1121
18	097	3562.00	Upper	No	143.82	\$97,300	\$139,937	\$116,467	2783	28.46	792	319	471
18	097	3564.00	Low	No	48.73	\$97,300	\$47,414	\$39,468	3746	52.75	1976	414	1538
18	097	3569.00	Moderate	No	52.95	\$97,300	\$51,520	\$42,885	2188	30.90	676	479	1122
18	097	3570.00	Low	No	32.63	\$97,300	\$31,749	\$26,429	2018	23.14	467	420	1162
18	097	3571.00	Middle	No	87.40	\$97,300	\$85,040	\$70,781	2111	29.04	613	551	1192
18	097	3572.00	Low	No	41.95	\$97,300	\$40,817	\$33,972	3153	43.10	1359	474	1334
18	097	3573.00	Moderate	No	50.42	\$97,300	\$49,059	\$40,833	1970	48.93	964	316	955
18	097	3574.00	Low	No	44.45	\$97,300	\$43,250	\$36,000	4345	46.86	2036	936	1761
18	097	3575.00	Moderate	No	67.69	\$97,300	\$65,862	\$54,824	3917	14.53	569	999	1380
18	097	3576.01	Low	No	37.49	\$97,300	\$36,478	\$30,362	5132	37.43	1921	1014	2136
18	097	3576.02	Middle	No	83.74	\$97,300	\$81,479	\$67,820	1694	50.71	859	242	570
18	097	3578.00	Moderate	No	55.07	\$97,300	\$53,583	\$44,597	1909	33.47	639	324	806
18	097	3579.00	Middle	No	87.98	\$97,300	\$85,605	\$71,250	3840	28.93	1111	830	1606
18	097	3580.00	Low	No	44.76	\$97,300	\$43,551	\$36,250	1363	31.55	430	231	582
18	097	3581.00	Moderate	No	57.29	\$97,300	\$55,743	\$46,397	2910	46.60	1356	595	1257
18	097	3601.01	Moderate	No	51.51	\$97,300	\$50,119	\$41,719	2571	75.38	1938	351	984
18	097	3601.02	Low	No	41.39	\$97,300	\$40,272	\$33,521	2826	89.21	2521	419	1295
18	097	3602.01	Low	No	48.48	\$97,300	\$47,171	\$39,263	4162	76.60	3188	554	1211
18	097	3602.02	Moderate	No	59.01	\$97,300	\$57,417	\$47,791	3179	79.43	2525	725	1201
18	097	3603.01	Moderate	No	51.24	\$97,300	\$49,857	\$41,500	4167	70.17	2924	678	1083
18	097	3603.02	Low	No	33.57	\$97,300	\$32,664	\$27,188	2706	81.93	2217	289	1087
18	097	3604.01	Low	No	46.05	\$97,300	\$44,807	\$37,296	6205	83.93	5208	556	2005
18	097	3604.02	Unknown	No	0.00	\$97,300	\$0	\$0	2088	83.91	1752	422	1130

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18	097	3604.05	Middle	No	81.55	\$97,300	\$79,348	\$66,042	6760	75.70	5117	1546	2168
18	097	3604.06	Unknown	No	0.00	\$97,300	\$0	\$0	4865	91.35	4444	382	1330
18	097	3604.07	Moderate	No	69.25	\$97,300	\$67,380	\$56,080	3020	78.84	2381	678	975
18	097	3605.01	Middle	No	93.25	\$97,300	\$90,732	\$75,515	6289	56.69	3565	1624	2598
18	097	3605.02	Moderate	No	66.41	\$97,300	\$64,617	\$53,784	5902	56.69	3346	1657	2263
18	097	3606.01	Middle	No	81.80	\$97,300	\$79,591	\$66,250	4889	40.09	1960	1603	2001
18	097	3606.02	Low	No	49.81	\$97,300	\$48,465	\$40,344	5585	46.21	2581	980	1441
18	097	3607.00	Middle	No	107.35	\$97,300	\$104,452	\$86,938	1850	21.35	395	760	930
18	097	3608.00	Moderate	No	62.58	\$97,300	\$60,890	\$50,682	2485	47.04	1169	334	638
18	097	3609.00	Unknown	No	0.00	\$97,300	\$0	\$0	5570	47.95	2671	1536	2256
18	097	3610.00	Upper	No	125.69	\$97,300	\$122,296	\$101,786	2113	10.98	232	951	1111
18	097	3611.00	Middle	No	96.80	\$97,300	\$94,186	\$78,390	3131	19.51	611	966	1309
18	097	3612.00	Moderate	No	75.36	\$97,300	\$73,325	\$61,035	3137	22.66	711	717	1461
18	097	3613.00	Moderate	No	58.42	\$97,300	\$56,843	\$47,315	2710	25.46	690	802	1143
18	097	3614.01	Unknown	No	0.00	\$97,300	\$0	\$0	5451	55.86	3045	1405	1936
18	097	3614.02	Moderate	No	69.36	\$97,300	\$67,487	\$56,172	5600	27.45	1537	1383	2018
18	097	3616.01	Middle	No	109.40	\$97,300	\$106,446	\$88,594	5290	48.71	2577	2067	1978
18	097	3616.02	Middle	No	111.72	\$97,300	\$108,704	\$90,472	3640	37.36	1360	1197	1266
18	097	3702.01	Moderate	No	63.62	\$97,300	\$61,902	\$51,528	4102	26.77	1098	701	1050
18	097	3702.03	Low	No	37.20	\$97,300	\$36,196	\$30,128	4006	43.16	1729	723	1225
18	097	3702.04	Moderate	No	62.74	\$97,300	\$61,046	\$50,809	4035	20.77	838	670	1151
18	097	3703.03	Middle	No	94.92	\$97,300	\$92,357	\$76,875	7217	30.87	2228	1669	2146
18	097	3703.04	Middle	No	111.07	\$97,300	\$108,071	\$89,946	3440	24.01	826	1003	1213
18	097	3703.05	Moderate	No	70.89	\$97,300	\$68,976	\$57,409	3589	28.11	1009	579	948
18	097	3703.06	Middle	No	92.01	\$97,300	\$89,526	\$74,514	5664	22.16	1255	1522	1860
18	097	3801.01	Upper	No	148.87	\$97,300	\$144,851	\$120,560	7112	25.90	1842	2299	2575
18	097	3801.02	Upper	No	127.48	\$97,300	\$124,038	\$103,241	3238	48.73	1578	813	813
18	097	3801.03	Middle	No	96.35	\$97,300	\$93,749	\$78,032	9056	34.32	3108	1695	2657
18	097	3802.00	Moderate	No	75.35	\$97,300	\$73,316	\$61,027	3291	28.50	938	715	1059

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18	097	3803.01	Low	No	43.78	\$97,300	\$42,598	\$35,458	1849	38.29	708	444	803
18	097	3803.02	Low	No	44.91	\$97,300	\$43,697	\$36,375	4141	36.63	1517	328	880
18	097	3804.02	Moderate	No	77.97	\$97,300	\$75,865	\$63,145	4867	37.35	1818	663	1237
18	097	3804.03	Moderate	No	79.49	\$97,300	\$77,344	\$64,375	4026	14.98	603	1055	1501
18	097	3804.04	Moderate	No	75.16	\$97,300	\$73,131	\$60,870	4247	23.57	1001	1112	1653
18	097	3805.01	Moderate	No	61.08	\$97,300	\$59,431	\$49,471	2639	37.21	982	553	811
18	097	3805.02	Moderate	No	63.35	\$97,300	\$61,640	\$51,307	4695	43.68	2051	489	1618
18	097	3806.00	Moderate	No	79.62	\$97,300	\$77,470	\$64,482	5383	47.59	2562	1060	1894
18	097	3807.00	Moderate	No	69.41	\$97,300	\$67,536	\$56,211	6221	46.42	2888	1213	1720
18	097	3808.00	Moderate	No	70.01	\$97,300	\$68,120	\$56,701	2947	23.85	703	899	1198
18	097	3809.01	Moderate	No	79.94	\$97,300	\$77,782	\$64,739	5538	35.37	1959	1709	1852
18	097	3809.02	Upper	No	131.88	\$97,300	\$128,319	\$106,802	6133	19.84	1217	1969	2099
18	097	3810.02	Upper	No	137.37	\$97,300	\$133,661	\$111,250	3258	24.65	803	1177	1338
18	097	3810.03	Moderate	No	65.37	\$97,300	\$63,605	\$52,944	4005	57.65	2309	629	957
18	097	3810.04	Moderate	No	73.69	\$97,300	\$71,700	\$59,677	4045	53.57	2167	281	763
18	097	3811.01	Middle	No	115.34	\$97,300	\$112,226	\$93,409	5939	29.45	1749	1563	1929
18	097	3811.02	Middle	No	85.61	\$97,300	\$83,299	\$69,329	7356	43.15	3174	2256	2450
18	097	3812.03	Low	No	38.86	\$97,300	\$37,811	\$31,477	3101	63.53	1970	273	769
18	097	3812.04	Middle	No	82.27	\$97,300	\$80,049	\$66,630	3539	40.86	1446	151	409
18	097	3812.05	Moderate	No	66.08	\$97,300	\$64,296	\$53,516	7687	40.95	3148	1041	1676
18	097	3812.06	Middle	No	93.54	\$97,300	\$91,014	\$75,750	4395	33.77	1484	926	1247
18	097	3812.07	Middle	No	92.35	\$97,300	\$89,857	\$74,792	3060	21.41	655	1414	1476
18	097	3901.02	Moderate	No	56.34	\$97,300	\$54,819	\$45,625	5712	36.27	2072	800	1638
18	097	3901.03	Moderate	No	70.32	\$97,300	\$68,421	\$56,950	3437	23.10	794	1070	1230
18	097	3901.04	Middle	No	101.01	\$97,300	\$98,283	\$81,806	7020	32.11	2254	1754	2100
18	097	3902.00	Upper	No	124.62	\$97,300	\$121,255	\$100,919	6766	27.37	1852	1318	1585
18	097	3903.00	Middle	No	119.58	\$97,300	\$116,351	\$96,845	6844	15.90	1088	1803	2078
18	097	3904.05	Upper	No	122.99	\$97,300	\$119,669	\$99,606	4561	38.46	1754	844	1075

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18	097	3904.06	Upper	No	124.92	\$97,300	\$121,547	\$101,167	5870	24.92	1463	1599	1804
18	097	3904.07	Upper	No	162.93	\$97,300	\$158,531	\$131,949	5632	12.75	718	1781	1816
18	097	3904.08	Middle	No	107.66	\$97,300	\$104,753	\$87,188	5703	21.36	1218	1454	1655
18	097	3904.09	Middle	No	119.86	\$97,300	\$116,624	\$97,069	8018	24.31	1949	2258	2308
18	097	3904.10	Upper	No	133.37	\$97,300	\$129,769	\$108,007	2313	17.16	397	549	549
18	097	3904.11	Middle	No	84.62	\$97,300	\$82,335	\$68,533	4395	27.17	1194	964	1327
18	097	3905.00	Moderate	No	53.17	\$97,300	\$51,734	\$43,065	2450	87.67	2148	499	1323
18	097	3906.01	Low	No	35.85	\$97,300	\$34,882	\$29,035	959	42.34	406	102	562
18	097	3906.02	Middle	No	94.66	\$97,300	\$92,104	\$76,659	3157	55.34	1747	472	666
18	097	3907.00	Moderate	No	55.32	\$97,300	\$53,826	\$44,803	3951	69.27	2737	606	1281
18	097	3908.01	Unknown	No	0.00	\$97,300	\$0	\$0	1	100.00	1	0	0
18	097	3908.02	Middle	No	86.44	\$97,300	\$84,106	\$70,000	4892	26.51	1297	818	1136
18	097	3909.00	Upper	No	169.02	\$97,300	\$164,456	\$136,875	3395	40.35	1370	586	1054
18	097	3910.01	Unknown	No	0.00	\$97,300	\$0	\$0	2731	35.04	957	42	161
18	097	3910.02	Upper	No	164.47	\$97,300	\$160,029	\$133,194	5931	35.00	2076	504	206
18	109	5101.01	Middle	No	109.45	\$97,300	\$106,495	\$88,636	5331	9.75	520	1933	2228
18	109	5101.02	Upper	No	136.11	\$97,300	\$132,435	\$110,227	4860	6.69	325	1698	1950
18	109	5102.01	Middle	No	93.05	\$97,300	\$90,538	\$75,357	4191	7.21	302	1256	1462
18	109	5102.02	Middle	No	91.22	\$97,300	\$88,757	\$73,878	4304	7.34	316	1098	1569
18	109	5103.00	Middle	No	80.92	\$97,300	\$78,735	\$65,530	4921	6.79	334	1255	1934
18	109	5104.01	Middle	No	93.34	\$97,300	\$90,820	\$75,592	3966	6.08	241	1138	1583
18	109	5104.02	Middle	No	114.10	\$97,300	\$111,019	\$92,400	5795	7.23	419	1677	2042
18	109	5105.00	Middle	No	89.38	\$97,300	\$86,967	\$72,386	4243	5.80	246	1341	1626
18	109	5106.01	Middle	No	105.96	\$97,300	\$103,099	\$85,809	5249	5.54	291	1676	1965
18	109	5106.02	Middle	No	86.56	\$97,300	\$84,223	\$70,104	3605	5.80	209	1160	1498
18	109	5107.01	Moderate	No	70.86	\$97,300	\$68,947	\$57,391	3431	6.53	224	912	1352
18	109	5107.03	Upper	No	144.47	\$97,300	\$140,569	\$117,000	3893	7.55	294	981	1158
18	109	5107.04	Middle	No	80.84	\$97,300	\$78,657	\$65,469	3032	7.29	221	768	878
18	109	5108.00	Moderate	No	65.77	\$97,300	\$63,994	\$53,264	3632	7.13	259	906	1672

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18	109	5109.00	Middle	No	84.26	\$97,300	\$81,985	\$68,235	3669	5.07	186	736	1446
18	109	5110.01	Middle	No	106.92	\$97,300	\$104,033	\$86,587	5623	5.90	332	1929	2263
18	109	5110.02	Moderate	No	74.94	\$97,300	\$72,917	\$60,694	2035	4.37	89	501	818
18	133	9560.00	Middle	No	94.51	\$97,300	\$91,958	\$76,542	3109	4.12	128	1006	1431
18	133	9561.00	Middle	No	86.53	\$97,300	\$84,194	\$70,074	2658	4.44	118	951	1359
18	133	9562.00	Middle	No	93.82	\$97,300	\$91,287	\$75,980	4805	13.11	630	1114	1698
18	133	9563.01	Moderate	No	63.75	\$97,300	\$62,029	\$51,627	4982	13.47	671	724	1290
18	133	9563.02	Moderate	No	75.79	\$97,300	\$73,744	\$61,382	2327	8.55	199	710	920
18	133	9564.01	Middle	No	98.47	\$97,300	\$95,811	\$79,750	3226	6.11	197	1211	1603
18	133	9564.02	Middle	No	90.70	\$97,300	\$88,251	\$73,450	3938	7.21	284	1196	1638
18	133	9565.00	Middle	No	94.04	\$97,300	\$91,501	\$76,159	6024	6.41	386	1840	2750
18	133	9566.00	Middle	No	84.58	\$97,300	\$82,296	\$68,500	5657	17.02	963	1356	1576
18	145	7101.00	Middle	No	96.26	\$97,300	\$93,661	\$77,957	3678	5.46	201	1080	1408
18	145	7102.00	Middle	No	96.02	\$97,300	\$93,427	\$77,765	5702	6.68	381	1863	2176
18	145	7103.00	Middle	No	104.49	\$97,300	\$101,669	\$84,625	4753	6.25	297	1661	2133
18	145	7104.00	Moderate	No	69.62	\$97,300	\$67,740	\$56,380	3198	24.67	789	753	1054
18	145	7105.00	Middle	No	82.03	\$97,300	\$79,815	\$66,434	5343	19.11	1021	1186	1838
18	145	7106.01	Moderate	No	71.57	\$97,300	\$69,638	\$57,966	3277	13.98	458	734	1590
18	145	7106.02	Moderate	No	70.35	\$97,300	\$68,451	\$56,974	3188	13.71	437	601	1153
18	145	7107.00	Middle	No	91.82	\$97,300	\$89,341	\$74,364	6453	10.82	698	1969	2486
18	145	7108.00	Middle	No	97.00	\$97,300	\$94,381	\$78,559	4869	4.85	236	1569	1933
18	145	7109.00	Middle	No	108.24	\$97,300	\$105,318	\$87,656	4594	5.05	232	1684	2033

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	611	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	611	0	0	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	875	1	875	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	875	1	875	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,486	1	875	0	0
STATE TOTAL	0	0	0	0	2	1,486	1	875	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCHISE COUNTY (003), AZ										
MSA 43420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	752	1	752	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	752	1	752	0	0
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	245	2	1,204	2	1,204	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	4	2,236	3	1,831	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	6	3,440	5	3,035	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	327	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	327	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	245	8	4,519	6	3,787	0	0
STATE TOTAL	0	0	1	245	8	4,519	6	3,787	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	0	0	1	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	0	0	1	185	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	185	0	0	1	185	0	0
STATE TOTAL	0	0	1	185	0	0	1	185	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	375	1	375	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	528	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	903	1	375	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	283	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	283	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	850	1	850	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	655	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	655	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	331	1	331	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	290	1	290	0	0
Median Family Income 110-120%	0	0	2	407	2	1,512	4	1,919	0	0
Median Family Income ≥ 120%	0	0	2	300	3	2,388	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	707	7	4,521	6	2,540	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	384	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	384	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	295	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	295	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	707	14	7,891	8	3,765	0	0
STATE TOTAL	0	0	4	707	14	7,891	8	3,765	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	834	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	834	0	0	0	0
EAGLE COUNTY (037), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	435	1	435	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	435	1	435	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,269	1	435	0	0
STATE TOTAL	0	0	0	0	2	1,269	1	435	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	840	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	840	0	0	0	0
STATE TOTAL	0	0	0	0	1	840	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	740	1	740	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	740	1	740	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	740	1	740	0	0
STATE TOTAL	0	0	0	0	1	740	1	740	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	952	1	952	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	952	1	952	0	0
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	3	765	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	765	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	392	1	392	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,526	2	1,526	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,918	3	1,918	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	457	1	457	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	457	1	457	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	903	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	903	0	0	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	775	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	775	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	10	5,770	5	3,327	0	0
STATE TOTAL	0	0	0	0	10	5,770	5	3,327	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAWSON COUNTY (085), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	1	628	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	628	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
PAULDING COUNTY (223), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	1	600	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	765	1	765	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	765	1	765	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	5	2,893	3	1,765	0	0
STATE TOTAL	1	50	0	0	5	2,893	3	1,765	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,067	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,067	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,067	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,067	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	546	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	533	1	533	0	0
Median Family Income ≥ 120%	0	0	0	0	1	551	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,630	1	533	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	501	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	501	0	0	0	0

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	100	0	0	7	4,766	3	2,468	0	0
STATE TOTAL	1	100	0	0	7	4,766	3	2,468	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	907	1	907	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	907	1	907	0	0
BARTHOLOMEW COUNTY (005), IN										
MSA 18020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	183	1	125	2	623	1	323	0	0
Upper Income	2	80	2	264	2	1,290	3	554	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	263	3	389	4	1,913	4	877	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (059), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	1	500	0	0	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	176	0	0	1	176	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	0	0	1	176	0	0
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	1	43	0	0
Middle Income	0	0	2	455	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	2	455	1	350	1	43	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (095), IN										
MSA 26900										
Inside AA 0001										
Low Income	1	5	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	3	625	1	500	1	125	0	0
Median Family Income 50-60%	1	51	1	250	3	1,830	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	220	1	200	3	2,018	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	225	3	600	8	4,840	5	2,340	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	521	8	1,675	15	9,188	6	2,465	0	0
TOTAL INSIDE AA IN STATE	17	832	15	2,815	21	11,951	12	3,561	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	1	907	2	917	0	0
STATE TOTAL	18	842	15	2,815	22	12,858	14	4,478	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (205), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	947	1	947	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	947	1	947	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	947	1	947	0	0
STATE TOTAL	0	0	0	0	1	947	1	947	0	0

Respondent ID: 0000034607

Agency: FDIC - 3

State: LOUISIANA (22)

[illegible]

Loans by County

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,050	2	1,550	0	0
STATE TOTAL	0	0	0	0	3	2,050	2	1,550	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (021), MD										
MSA 23224										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	332	1	332	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	332	1	332	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	332	1	332	0	0
STATE TOTAL	0	0	0	0	1	332	1	332	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (025), MI										
MSA 12980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	1	750	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	274	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	274	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	315	1	315	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	1	315	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	689	1	689	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	4	2,106	1	550	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income ≥ 120%	1	50	1	236	2	1,250	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	236	8	5,045	3	2,239	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	851	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,551	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	236	13	7,935	5	3,304	0	0
STATE TOTAL	1	50	1	236	13	7,935	5	3,304	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JASPER COUNTY (097), MO										
MSA 27900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	623	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	623	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	623	0	0	0	0
STATE TOTAL	0	0	0	0	1	623	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHELPS COUNTY (137), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	947	1	947	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	947	1	947	0	0
PLATTE COUNTY (141), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	947	1	947	0	0
STATE TOTAL	0	0	1	250	1	947	1	947	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	944	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	944	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	944	0	0	0	0
STATE TOTAL	0	0	0	0	1	944	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	770	1	770	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	770	1	770	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,520	1	770	0	0
STATE TOTAL	0	0	0	0	2	1,520	1	770	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	3	1,903	1	725	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,903	1	725	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,903	1	725	0	0
STATE TOTAL	0	0	0	0	3	1,903	1	725	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	543	1	543	0	0
Median Family Income 50-60%	0	0	0	0	1	416	1	416	0	0
Median Family Income 60-70%	0	0	0	0	1	853	1	853	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	781	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	617	1	617	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,390	2	1,390	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	7	4,600	6	3,819	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	1	450	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	1	858	1	858	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	858	1	858	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	649	1	649	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	649	1	649	0	0
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	11	7,007	10	6,226	0	0
STATE TOTAL	1	10	0	0	11	7,007	10	6,226	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	810	1	810	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	900	1	900	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,710	2	1,710	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	797	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	797	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,507	2	1,710	0	0
STATE TOTAL	0	0	0	0	3	2,507	2	1,710	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	525	1	525	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	525	1	525	0	0
BRADFORD COUNTY (015), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0

Respondent ID: 0000034607

Agency: FDIC - 3

State: PENNSYLVANIA (42)

[illegible]

Loans by County

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	5	4,049	5	4,049	0	0
STATE TOTAL	0	0	0	0	5	4,049	5	4,049	0	0

Respondent ID: 0000034607

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

[illegible]

Loans by County
Small Business Loans - Originations
Institution: First Internet Bank

Respondent ID: 0000034607
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,957	1	700	0	0
STATE TOTAL	0	0	0	0	3	1,957	1	700	0	0

Respondent ID: 0000034607

Agency: FDIC - 3

State: TENNESSEE (47)

[illegible]

Loans by County
Small Business Loans - Originations
Institution: First Internet Bank

Respondent ID: 0000034607
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	88	1	150	2	1,184	3	782	0	0
STATE TOTAL	1	88	1	150	2	1,184	3	782	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	1	700	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	770	1	770	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	770	1	770	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	810	1	810	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	810	1	810	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,346	1	541	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	527	1	527	0	0
Median Family Income 80-90%	0	0	0	0	2	876	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	874	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	630	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	7	4,253	2	1,068	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	634	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	634	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	75	0	0	0	0	1	75	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	898	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	898	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	3	2,226	1	924	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	958	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	571	1	571	0	0
Median Family Income 110-120%	0	0	0	0	1	419	1	419	0	0
Median Family Income ≥ 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	7	4,874	3	1,914	0	0
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	477	1	477	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	477	1	477	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	663	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	663	0	0	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	555	1	555	0	0
Median Family Income 70-80%	0	0	0	0	1	944	1	944	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	2	1,373	2	1,373	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	5	3,872	5	3,872	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	312	1	312	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	1	312	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	599	1	599	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	599	1	599	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	918	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	918	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	175	0	0	31	21,380	18	11,597	0	0
STATE TOTAL	2	175	0	0	31	21,380	18	11,597	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DANE COUNTY (025), WI										
MSA 31540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	567	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	550	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,117	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	992	1	992	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,592	1	992	0	0
WASHINGTON COUNTY (131), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	4	2,709	1	992	0	0
STATE TOTAL	0	0	1	250	4	2,709	1	992	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NATRONA COUNTY (025), WY										
MSA 16220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	830	1	830	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	830	1	830	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	830	1	830	0	0
STATE TOTAL	0	0	0	0	1	830	1	830	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	17	832	15	2,815	21	11,951	12	3,561	0	0
TOTAL OUTSIDE AA	8	483	10	2,023	139	90,972	84	53,725	0	0
TOTAL INSIDE & OUTSIDE	25	1,315	25	4,838	160	102,923	96	57,286	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First Internet Bank

PAGE: 1 OF 1
Respondent ID: 0000034607
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - HAMILTON COUNTY (057) - MSA 26900	13	2,565	4	877	0	0
IN - HANCOCK COUNTY (059) - MSA 26900	2	620	0	0	0	0
IN - HENDRICKS COUNTY (063) - MSA 26900	1	176	1	176	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	4	848	1	43	0	0
IN - MADISON COUNTY (095) - MSA 26900	1	5	0	0	0	0
IN - MARION COUNTY (097) - MSA 26900	32	11,384	6	2,465	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	4	21,058	0	0
Purchased	0	0	0	0
Total	4	21,058	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 1 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BOONE COUNTY (011), IN

MSA: 26900

Middle Income

8101.00* 8102.00* 8104.00* 8105.00* 8107.00*

Upper Income

8103.00* 8106.01* 8106.04* 8106.05* 8106.06* 8106.07*

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1101.01* 1101.02* 1102.01* 1102.02* 1103.02* 1103.03* 1104.01* 1104.05* 1104.06* 1105.09 1106.00*

1107.00* 1108.07 1108.11 1108.20* 1110.06* 1110.07 1110.11 1110.12* 1111.04*

Upper Income

1103.01* 1104.04* 1105.05* 1105.11* 1105.12* 1105.13* 1105.14 1105.15* 1105.16* 1105.17* 1105.18*

1108.05* 1108.10 1108.12* 1108.13* 1108.14* 1108.15* 1108.16* 1108.17* 1108.18* 1108.19 1108.21*

1108.22* 1109.04* 1109.05* 1109.06* 1109.07* 1109.09* 1109.10* 1109.11* 1109.12* 1110.03* 1110.04*

1110.09* 1110.10* 1111.01* 1111.03*

HANCOCK COUNTY (059), IN

MSA: 26900

Moderate Income

4104.01* 4105.00* 4106.00*

Middle Income

4101.00* 4102.02* 4103.01* 4103.02* 4104.02* 4109.01*

Upper Income

4102.01* 4107.00* 4108.01 4108.02* 4109.02* 4110.00*

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2109.00*

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

Middle Income

2101.07* 2101.09* 2102.01* 2102.03* 2102.04* 2104.00* 2105.01* 2106.07* 2106.09* 2106.11* 2106.14*
2106.15* 2106.16* 2106.17* 2108.01* 2108.02* 2110.00* 2111.00*

Upper Income

2101.03* 2101.05* 2101.06 2101.08* 2103.00* 2105.02* 2106.08* 2106.10* 2106.12* 2106.13* 2107.01*
2107.02*

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01 6103.00* 6104.01* 6107.06* 6109.00* 6110.00* 6113.00*

Middle Income

6101.01* 6101.02* 6102.03* 6102.04* 6104.03* 6104.04* 6105.01* 6105.02* 6106.05* 6106.06 6106.08*
6108.02 6111.00* 6112.00* 6114.00*

Upper Income

6106.03* 6106.07* 6107.03* 6107.04* 6107.05* 6108.01*

MADISON COUNTY (095), IN

MSA: 26900

Low Income

0004.00* 0005.00* 0008.00* 0009.00 0019.02* 0120.00*

Moderate Income

0003.00* 0010.00* 0011.00* 0012.00* 0013.00* 0014.00* 0017.00* 0018.01* 0018.02* 0020.00* 0102.00*
0107.00* 0108.00* 0113.00* 0119.00*

Middle Income

0015.00* 0016.00* 0019.01* 0101.00* 0103.00* 0104.00* 0105.00* 0106.00* 0109.00* 0110.00* 0111.00*
0112.00* 0114.00* 0115.01* 0115.02* 0117.00* 0118.00*

Income Not Known

0116.00*

MARION COUNTY (097), IN

MSA: 26900

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

Median Family Income 10-20%

3226.01*

Median Family Income 20-30%

3551.00*

Median Family Income 30-40%

3209.03* 3308.06* 3412.00* 3416.00* 3417.01* 3503.00* 3505.00* 3507.00* 3508.00* 3521.00* 3523.00*

3550.00* 3556.00* 3570.00* 3576.01* 3603.02* 3702.03* 3812.03* 3906.01*

Median Family Income 40-50%

3225.00* 3301.06* 3302.11* 3307.01* 3308.03* 3308.05* 3309.00* 3403.01* 3409.03* 3411.00* 3419.03*

3419.04* 3425.00 3426.00 3510.00* 3512.00* 3525.00* 3528.00* 3548.00* 3549.00* 3553.00* 3564.00*

3572.00* 3574.00* 3580.00 3601.02* 3602.01* 3604.01 3606.02* 3803.01* 3803.02*

Median Family Income 50-60%

3101.06* 3101.11* 3103.06* 3103.12* 3209.02* 3306.00* 3310.00* 3401.08* 3402.02* 3403.02* 3404.00*

3405.00* 3407.00* 3422.00* 3423.00* 3501.00* 3506.00* 3515.00* 3519.00* 3524.00* 3526.00* 3536.00

3547.00* 3557.00 3569.00* 3573.00* 3578.00* 3581.00* 3601.01* 3602.02* 3603.01* 3613.00* 3901.02*

3905.00* 3907.00*

Median Family Income 60-70%

3103.09* 3201.08* 3202.06* 3307.02* 3401.02* 3401.12* 3401.13* 3401.15* 3402.01* 3406.00* 3417.02*

3527.00* 3554.00* 3575.00* 3604.07* 3605.02* 3608.00* 3614.02* 3702.01* 3702.04* 3805.01* 3805.02*

3807.00* 3810.03* 3812.05*

Median Family Income 70-80%

3103.05* 3103.08* 3204.00* 3220.00* 3305.00* 3308.04* 3420.00* 3421.01* 3424.00* 3504.00* 3555.00*

3612.00* 3703.05* 3802.00* 3804.02* 3804.03* 3804.04* 3806.00* 3808.00* 3809.01* 3810.04* 3901.03*

Median Family Income 80-90%

3101.10* 3102.01* 3102.03* 3103.11* 3202.03* 3203.03* 3206.00* 3210.01 3227.00* 3401.01* 3408.00*

3409.04* 3419.02* 3509.00* 3535.00* 3571.00* 3576.02* 3579.00* 3604.05* 3606.01* 3811.02* 3812.04*

3904.11* 3908.02*

Median Family Income 90-100%

3103.10* 3211.00* 3216.00* 3224.00* 3226.02* 3301.03 3301.05 3401.11 3409.01* 3517.00* 3605.01*

3611.00* 3703.03* 3703.06* 3801.03* 3812.06* 3812.07* 3906.02*

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

Median Family Income 100-110%

3101.04* 3102.04* 3201.05* 3205.00* 3209.01* 3214.00* 3302.10* 3302.12* 3401.14* 3410.00* 3545.00*
3607.00* 3616.01* 3901.04* 3904.08*

Median Family Income 110-120%

3101.05* 3210.02* 3301.09* 3544.00* 3616.02* 3703.04* 3811.01* 3903.00* 3904.09*

Median Family Income >= 120%

3101.08 3101.12* 3101.13* 3201.07 3201.09 3202.02* 3203.01 3203.05* 3203.06 3207.00* 3208.00
3212.00* 3213.00 3217.00* 3218.00* 3219.00* 3221.00* 3222.00* 3223.00* 3301.07 3301.08* 3302.03*
3302.04* 3302.06* 3302.08* 3302.13* 3304.01* 3516.00* 3533.00* 3542.01 3542.02* 3559.00 3562.00
3610.00* 3801.01* 3801.02 3809.02* 3810.02* 3902.00* 3904.05* 3904.06* 3904.07* 3904.10* 3909.00*
3910.02*

Median Family Income Not Known

3201.06* 3202.05* 3604.02* 3604.06* 3609.00* 3614.01* 3908.01* 3910.01*

MORGAN COUNTY (109), IN

MSA: 26900

Moderate Income

5107.01* 5108.00* 5110.02*

Middle Income

5101.01* 5102.01* 5102.02* 5103.00* 5104.01* 5104.02* 5105.00* 5106.01* 5106.02* 5107.04* 5109.00*
5110.01*

Upper Income

5101.02* 5107.03*

SHELBY COUNTY (145), IN

MSA: 26900

Moderate Income

7104.00* 7106.01* 7106.02*

Middle Income

7101.00* 7102.00* 7103.00* 7105.00* 7107.00* 7108.00* 7109.00*

OUTSIDE ASSESSMENT AREA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

BALDWIN COUNTY (003), AL

MSA: 19300

Middle Income

0108.00

MONTGOMERY COUNTY (101), AL

MSA: 33860

Middle Income

0059.04

COCHISE COUNTY (003), AZ

MSA: 43420

Moderate Income

0006.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 60-70%

0507.02 3197.05

Median Family Income >= 120%

1032.20 4222.16 6122.00 8159.02

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income >= 120%

0047.21

GARLAND COUNTY (051), AR

MSA: 26300

Middle Income

0118.01

ALAMEDA COUNTY (001), CA

MSA: 36084

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

Median Family Income 60-70%
4366.02
Median Family Income >= 120%
4507.01
LOS ANGELES COUNTY (037), CA
MSA: 31084
Median Family Income >= 120%
9800.24
RIVERSIDE COUNTY (065), CA
MSA: 40140
Median Family Income 60-70%
0305.02
SAN BERNARDINO COUNTY (071), CA
MSA: 40140
Median Family Income 60-70%
0081.00
SAN DIEGO COUNTY (073), CA
MSA: 41740
Median Family Income 70-80%
0010.00
Median Family Income 100-110%
0134.09
Median Family Income 110-120%
0083.50 0093.05
Median Family Income >= 120%
0083.69 0083.72 0133.17
SAN JOAQUIN COUNTY (077), CA
MSA: 44700
Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 7 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

0041.08

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income >= 120%

0009.07

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 40-50%

0055.51

EAGLE COUNTY (037), CO

MSA: NA

Moderate Income

0005.04

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 100-110%

5203.02

Median Family Income 70-80%

0132.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 90-100%

0116.12

INDIAN RIVER COUNTY (061), FL

MSA: 42680

Income Not Known

9800.00

LEE COUNTY (071), FL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 8 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

MSA: 15980

Median Family Income 60-70%

0106.02

Median Family Income 80-90%

0012.06 0502.05

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 60-70%

0028.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 50-60%

0069.11

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0027.37

DAWSON COUNTY (085), GA

MSA: 12060

Middle Income

9702.04

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0103.13

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 9 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

0503.32

PAULDING COUNTY (223), GA

MSA: 12060

Moderate Income

1202.06

RICHMOND COUNTY (245), GA

MSA: 12260

Middle Income

0101.05

ADA COUNTY (001), ID

MSA: 14260

Middle Income

0102.34 0103.71

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 50-60%

8016.03

Median Family Income 110-120%

8101.00

Median Family Income >= 120%

8123.01

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8467.02

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

2022 Institution Disclosure Statement - Table 6

PAGE: 10 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

8705.01

MONTGOMERY COUNTY (135), IL

MSA: NA

Middle Income

9579.00

WILLIAMSON COUNTY (199), IL

MSA: 16060

Middle Income

0207.00

WINNEBAGO COUNTY (201), IL

MSA: 40420

Middle Income

0038.10

ALLEN COUNTY (003), IN

MSA: 23060

Moderate Income

0112.02

BARTHOLOMEW COUNTY (005), IN

MSA: 18020

Upper Income

0109.00

WILSON COUNTY (205), KS

MSA: NA

Middle Income

0974.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Middle Income

2022 Institution Disclosure Statement - Table 6

PAGE: 11 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

0014.25

ST. TAMMANY PARISH (103), LA

MSA: 35380

Middle Income

0407.09

WEBSTER PARISH (119), LA

MSA: NA

Moderate Income

0313.00

FREDERICK COUNTY (021), MD

MSA: 23224

Middle Income

7508.05

CALHOUN COUNTY (025), MI

MSA: 12980

Moderate Income

0018.02

KENT COUNTY (081), MI

MSA: 24340

Median Family Income >= 120%

0044.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2638.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

1616.00
Median Family Income 90-100%

1307.00 1408.00 1455.01
Median Family Income 110-120%

1445.00
Median Family Income >= 120%

1531.00 1581.00 1910.00
WAYNE COUNTY (163), MI

MSA: 19804
Median Family Income 60-70%

5066.00
Median Family Income 70-80%

5413.00
JASPER COUNTY (097), MO

MSA: 27900
Middle Income

0104.00
PHELPS COUNTY (137), NE

MSA: NA
Middle Income

9671.00
PLATTE COUNTY (141), NE

MSA: NA
Middle Income

9655.00
WASHOE COUNTY (031), NV

MSA: 39900
Income Not Known

9800.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 13 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 80-90%

0121.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 80-90%

0283.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0001.04 0030.20 0062.09

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 40-50%

1027.00

Median Family Income 50-60%

1057.00

Median Family Income 60-70%

1242.02

Median Family Income 90-100%

1776.06

Median Family Income 100-110%

1531.04

Median Family Income >= 120%

1342.03 1812.04

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 14 OF 20

Respondent ID: 0000034607

Agency: FDIC - 3

0019.02

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 90-100%

0212.02

MAHONING COUNTY (099), OH

MSA: 49660

Low Income

8006.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 110-120%

1004.00

WOOD COUNTY (173), OH

MSA: 45780

Upper Income

0201.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 50-60%

1076.01

Median Family Income 80-90%

1090.03

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 80-90%

0058.05

ALLEGHENY COUNTY (003), PA

2022 Institution Disclosure Statement - Table 6

PAGE: 15 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

MSA: 38300

Median Family Income 90-100%

5213.01

BRADFORD COUNTY (015), PA

MSA: NA

Middle Income

9507.00

CAMERON COUNTY (023), PA

MSA: NA

Middle Income

9602.00

CENTRE COUNTY (027), PA

MSA: 44300

Middle Income

0107.00

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3309.00

BERKELEY COUNTY (015), SC

MSA: 16700

Moderate Income

0207.17

SPARTANBURG COUNTY (083), SC

MSA: 43900

Upper Income

0213.03

SUMTER COUNTY (085), SC

2022 Institution Disclosure Statement - Table 6

PAGE: 16 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

MSA: 44940

Middle Income

0019.02

KNOX COUNTY (093), TN

MSA: 28940

Middle Income

0046.10

WEAKLEY COUNTY (183), TN

MSA: NA

Middle Income

9682.01

WILLIAMSON COUNTY (187), TN

MSA: 34980

Middle Income

0503.07

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 70-80%

1815.03

BRAZOS COUNTY (041), TX

MSA: 17780

Moderate Income

0016.06

CAMERON COUNTY (061), TX

MSA: 15180

Middle Income

0120.03

DALLAS COUNTY (113), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

MSA: 19124
Median Family Income 50-60%
0008.01 0153.04
Median Family Income 70-80%
0185.01
Median Family Income 80-90%
0099.00 0190.40
Median Family Income 90-100%
0181.52
Median Family Income >= 120%
0011.01
DENTON COUNTY (121), TX
MSA: 19124
Median Family Income 70-80%
0214.14
FORT BEND COUNTY (157), TX
MSA: 26420
Median Family Income 110-120%
6755.02
GRAYSON COUNTY (181), TX
MSA: 43300
Middle Income
0004.00
HARRIS COUNTY (201), TX
MSA: 26420
Median Family Income 40-50%
2532.02 4527.03
Median Family Income 80-90%
5554.04

2022 Institution Disclosure Statement - Table 6

PAGE: 18 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

Median Family Income 100-110%

5514.00

Median Family Income 110-120%

5411.00

Median Family Income >= 120%

5112.02

HENDERSON COUNTY (213), TX

MSA: NA

Moderate Income

9510.00

HUNT COUNTY (231), TX

MSA: 19124

Middle Income

9612.00

KENDALL COUNTY (259), TX

MSA: 41700

Middle Income

9705.00

SMITH COUNTY (423), TX

MSA: 46340

Moderate Income

0019.11

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 40-50%

1217.04

Median Family Income 60-70%

1133.02

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

PAGE: 19 OF 20

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

1135.14

Median Family Income >= 120%

1109.01 1132.10 1136.34

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 60-70%

0024.43

UPSHUR COUNTY (459), TX

MSA: 30980

Middle Income

9504.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 60-70%

0204.06

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 70-80%

0115.06

Median Family Income >= 120%

0115.04

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 100-110%

1701.00

Median Family Income >= 120%

0908.00

WASHINGTON COUNTY (131), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

MSA: 33340

Upper Income

4501.08

NATRONA COUNTY (025), WY

MSA: 16220

Upper Income

0018.01

2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000034607

Institution: First Internet Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	181	181	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	9	9	0	0.00%
Total	193	193	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Respondent ID: 0000034607

Agency: FDIC - 3

State: ALABAMA (01)

[illegible]

Loans by County

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,185	1	950	0	0
STATE TOTAL	0	0	0	0	3	2,185	1	950	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	310	1	310	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	310	1	310	0	0
GILA COUNTY (007), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	1	1,000	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	1,000	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	28	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	56	0	0	0	0	1	56	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	821	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	98	2	305	7	3,496	2	410	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	182	2	305	8	4,317	3	466	0	0
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	213	2	305	10	5,627	5	801	0	0
STATE TOTAL	6	213	2	305	10	5,627	5	801	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	89	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,393	2	1,393	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	218	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	1	218	2	1,393	2	1,393	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	160	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	191	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	191	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	160	2	265	1	349	3	306	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	2	265	1	349	3	306	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,489	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,489	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	42	2	258	0	0	0	0	0	0
Median Family Income 50-60%	1	71	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	925	1	925	0	0
Median Family Income 70-80%	1	85	0	0	1	287	0	0	0	0
Median Family Income 80-90%	2	149	0	0	1	725	1	95	0	0
Median Family Income 90-100%	0	0	0	0	1	355	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	1	640	1	50	0	0
Median Family Income ≥ 120%	6	309	0	0	11	7,195	7	4,546	0	0
Median Family Income Not Known	1	58	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	764	2	258	16	10,127	10	5,616	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	517	1	517	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	517	1	517	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	165	0	0	0	0	1	17	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	61	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	7	254	1	249	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	480	1	249	0	0	1	17	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	808	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	45	0	0	0	0	1	45	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	132	0	0	1	453	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	177	0	0	2	1,261	1	45	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	21	0	0	1	720	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	875	1	875	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	3	2,095	2	1,375	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	95	0	0	1	350	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	356	1	356	0	0
Median Family Income 70-80%	0	0	0	0	2	1,106	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	568	0	0	0	0
Median Family Income 110-120%	1	7	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	6	187	0	0	3	2,024	2	1,674	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	289	0	0	8	4,404	3	2,030	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	137	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	435	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	306	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	2	741	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	580	2	580	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	580	2	580	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	0	0	0	0
Upper Income	1	89	0	0	0	0	1	89	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	1	450	1	89	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	22	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	122	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	32	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	21	0	0	2	1,604	2	1,604	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	1	122	2	1,604	2	1,604	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	1	43	0	0
Upper Income	0	0	0	0	1	740	1	740	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	1	740	2	783	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	284	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	284	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	4	2,390	4	2,390	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	780	1	780	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	5	3,170	5	3,170	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	1	259	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	1	259	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	50	2,298	10	1,600	50	29,463	35	17,525	0	0
STATE TOTAL	50	2,298	10	1,600	50	29,463	35	17,525	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	316	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	316	0	0	0	0
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	131	0	0	1	131	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	84	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	0	0	0	0	0	0
OTERO COUNTY (089), CO										
MSA NA										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (117), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	159	1	131	1	316	1	131	0	0
STATE TOTAL	5	159	1	131	1	316	1	131	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	42	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	42	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	920	1	920	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	1	920	1	920	0	0
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	585	1	585	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	585	1	585	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	84	0	0	2	1,505	2	1,505	0	0
STATE TOTAL	2	84	0	0	2	1,505	2	1,505	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	11	1	181	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	27	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	1	181	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	38	1	181	0	0	0	0	0	0
STATE TOTAL	2	38	1	181	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALACHUA COUNTY (001), FL										
MSA 23540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	479	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	21	0	0	3	1,692	1	617	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	4	2,171	1	617	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,563	1	731	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,563	1	731	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	315	1	315	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	1	315	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	322	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,756	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	830	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,908	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	321	1	321	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	812	1	812	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,133	2	1,133	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	74	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	17	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	32	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	99	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA ROSA COUNTY (113), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	436	0	0	13	8,090	5	2,796	0	0
STATE TOTAL	9	436	0	0	13	8,090	5	2,796	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARTOW COUNTY (015), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COWETA COUNTY (077), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	64	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	6	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	448	1	448	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	325	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	11	1	140	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	1	140	2	773	1	448	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	500	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	102	2	300	4	2,273	1	448	0	0
STATE TOTAL	4	102	2	300	4	2,273	1	448	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOND COUNTY (005), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	0	0	0	0
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	111	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	43	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	62	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	118	1	157	0	0	1	157	0	0
Median Family Income 100-110%	0	0	1	102	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	97	1	194	1	614	1	614	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	431	3	453	1	614	2	771	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	83	0	0	0	0	1	43	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	114	0	0	2	821	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	197	0	0	2	821	1	43	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	111	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	44	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	0	0	0	0	0	0	0	0
LOGAN COUNTY (107), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	29	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	29	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCK ISLAND COUNTY (161), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	167	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	167	0	0	0	0	0	0
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	152	0	0	1	745	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	0	0	1	745	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	21	1,018	4	620	4	2,180	3	814	0	0
STATE TOTAL	21	1,018	4	620	4	2,180	3	814	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (011), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,071	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,071	0	0	0	0
CLINTON COUNTY (023), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	0	0	0	0
DECATUR COUNTY (031), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	720	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	720	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (057), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	249	7	1,170	6	3,800	2	1,300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	249	7	1,170	6	3,800	2	1,300	0	0
HANCOCK COUNTY (059), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	33	0	0	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	1	350	0	0	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	315	1	315	0	0
Upper Income	1	11	0	0	1	621	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	2	936	1	315	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (081), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	1	200	1	436	0	0	0	0
Upper Income	1	83	2	371	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	3	571	2	736	0	0	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	0	0	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	317	1	317	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	317	1	317	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	59	0	0	4	2,039	2	768	0	0
Median Family Income 40-50%	2	136	4	713	4	2,470	2	217	0	0
Median Family Income 50-60%	0	0	2	500	0	0	0	0	0	0
Median Family Income 60-70%	1	13	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	139	0	0	1	274	1	95	0	0
Median Family Income 80-90%	1	53	2	280	2	1,453	0	0	0	0
Median Family Income 90-100%	4	225	3	543	1	572	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	3	141	2	289	1	275	0	0	0	0
Median Family Income ≥ 120%	5	263	6	1,148	11	5,613	10	4,560	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,029	20	3,723	24	12,696	15	5,640	0	0
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OWEN COUNTY (119), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	1	208	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	208	0	0	0	0	0	0
RUSH COUNTY (139), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	582	1	582	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	582	1	582	0	0
VANDERBURGH COUNTY (163), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	0	0	0	0	1	72	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	1	72	0	0
TOTAL INSIDE AA IN STATE	30	1,405	30	5,464	38	19,906	19	7,572	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	176	3	427	2	1,302	2	654	0	0
STATE TOTAL	33	1,581	33	5,891	40	21,208	21	8,226	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (113), IA										
MSA 16300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	117	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	117	0	0	0	0	0	0	0	0
STATE TOTAL	2	117	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	737	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	737	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	737	0	0	0	0
STATE TOTAL	0	0	0	0	1	737	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	293	1	293	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	1	293	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	293	1	293	0	0
STATE TOTAL	0	0	0	0	1	293	1	293	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	435	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	101	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	1	435	0	0	0	0
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	690	1	690	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	690	1	690	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	1	101	2	1,125	1	690	0	0
STATE TOTAL	1	95	1	101	2	1,125	1	690	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	44	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	1	200	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	71	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	157	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	21	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	92	1	157	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	69	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	226	2	357	0	0	0	0	0	0
STATE TOTAL	5	226	2	357	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND TRAVERSE COUNTY (055), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	0	0	0	0
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	110	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	510	1	510	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	510	1	510	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	1,279	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	3	1,337	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	148	2	1,877	1	956	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	8	4,493	1	956	0	0
OTTAWA COUNTY (139), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	64	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	696	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	641	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,337	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	146	2	258	11	6,340	2	1,466	0	0
STATE TOTAL	3	146	2	258	11	6,340	2	1,466	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHISAGO COUNTY (025), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	0	0	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	295	0	0	0	0
Median Family Income 110-120%	1	33	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	1	295	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAMSEY COUNTY (123), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	63	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	136	1	175	1	295	0	0	0	0
STATE TOTAL	4	136	1	175	1	295	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWELL COUNTY (091), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,593	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,593	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,593	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,593	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	54	1	175	0	0	0	0	0	0
Median Family Income 50-60%	1	63	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	12	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	23	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	41	0	0	2	1,198	1	676	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	193	1	175	2	1,198	1	676	0	0
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	393	1	393	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	393	1	393	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	193	1	175	3	1,591	2	1,069	0	0
STATE TOTAL	6	193	1	175	3	1,591	2	1,069	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	880	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	880	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	880	0	0	0	0
STATE TOTAL	0	0	0	0	1	880	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMDEN COUNTY (007), NJ										
MSA 15804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	37	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	66	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	108	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	107	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	4	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	60	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	64	0	0	0	0	0	0	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	179	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	179	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	167	3	394	0	0	0	0	0	0
STATE TOTAL	4	167	3	394	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	101	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	167	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	268	0	0	0	0	0	0
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	74	2	268	0	0	0	0	0	0
STATE TOTAL	1	74	2	268	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	85	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	6	311	1	236	6	5,175	6	5,175	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	311	1	236	6	5,175	6	5,175	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	94	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	140	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	1	140	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	21	1	133	1	914	2	1,047	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	133	1	914	2	1,047	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	511	3	509	8	6,689	9	6,822	0	0
STATE TOTAL	9	511	3	509	8	6,689	9	6,822	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	76	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	5	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	42	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	0	0	0	0
ROCKINGHAM COUNTY (157), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	59	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	11	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	193	0	0	0	0	0	0	0	0
STATE TOTAL	7	193	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	155	0	0	1	155	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	1	155	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	155	0	0	1	155	0	0
STATE TOTAL	0	0	1	155	0	0	1	155	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	0	0	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	23	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	570	1	570	0	0
Median Family Income 110-120%	1	7	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	1	570	1	570	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	21	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	350	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	350	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	51	1	155	4	2,870	2	1,520	0	0
STATE TOTAL	3	51	1	155	4	2,870	2	1,520	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BECKHAM COUNTY (009), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	891	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	891	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	891	0	0	0	0
STATE TOTAL	0	0	0	0	1	891	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	68	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	0	0	0	0	0	0	0	0
LINCOLN COUNTY (041), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	94	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	61	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	155	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	425	0	0	0	0	0	0	0	0
STATE TOTAL	6	425	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	34	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	106	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	455	1	455	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	455	1	455	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	34	1	106	1	455	1	455	0	0
STATE TOTAL	1	34	1	106	1	455	1	455	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	13	0	0	0	0	0	0	0	0
STATE TOTAL	1	13	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	52	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	67	0	0	2	1,142	2	1,142	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	2	1,142	2	1,142	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	2	735	1	285	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	13	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	2	735	1	285	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	28	0	0	1	420	1	420	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	1	420	1	420	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	32	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	820	1	820	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	820	1	820	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	2	391	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	163	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	42	0	0	1	560	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	205	2	391	1	560	0	0	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	460	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	460	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	95	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	55	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	0	0	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	149	0	0	1	149	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	553	1	553	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	1	553	2	702	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	30	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	79	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	58	1	153	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	167	1	153	0	0	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	49	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	20	970	5	893	9	4,690	7	3,369	0	0
STATE TOTAL	20	970	5	893	9	4,690	7	3,369	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (043), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	150	0	0	0	0	0	0
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	133	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASATCH COUNTY (051), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	974	1	974	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	974	1	974	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	2	283	1	974	1	974	0	0
STATE TOTAL	1	21	2	283	1	974	1	974	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	108	0	0	0	0	0	0	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	3	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	105	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING GEORGE COUNTY (099), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	705	1	705	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	705	1	705	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	525	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	525	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	216	0	0	2	1,230	1	705	0	0
STATE TOTAL	5	216	0	0	2	1,230	1	705	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	35	1	135	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	135	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	105	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	2	240	0	0	0	0	0	0
STATE TOTAL	1	35	2	240	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS COUNTY (041), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	1	650	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	1	650	1	650	0	0
MONONGALIA COUNTY (061), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	87	0	0	1	650	1	650	0	0
STATE TOTAL	2	87	0	0	1	650	1	650	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	23	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
OZAUKKEE COUNTY (089), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	716	1	716	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	716	1	716	0	0

Loans by County

Small Business Loans - Originations

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	433	1	433	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	433	1	433	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	23	0	0	2	1,149	2	1,149	0	0
STATE TOTAL	1	23	0	0	2	1,149	2	1,149	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	30	1,405	30	5,464	38	19,906	19	7,572	0	0
TOTAL OUTSIDE AA	185	8,257	50	7,633	142	85,693	86	44,941	0	0
TOTAL INSIDE & OUTSIDE	215	9,662	80	13,097	180	105,599	105	52,513	0	0

Loans by County

Small Business Loans - Purchases

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	564	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	564	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	564	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	564	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	564	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	564	0	0	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: First Internet Bank

PAGE: 1 OF 1

Respondent ID: 0000034607

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IN - BOONE COUNTY (011) - MSA 26900	2	1,071	0	0	0	0
IN - HAMILTON COUNTY (057) - MSA 26900	21	5,219	2	1,300	0	0
IN - HANCOCK COUNTY (059) - MSA 26900	2	383	0	0	0	0
IN - HENDRICKS COUNTY (063) - MSA 26900	3	947	1	315	0	0
IN - JOHNSON COUNTY (081) - MSA 26900	6	1,390	0	0	0	0
IN - MADISON COUNTY (095) - MSA 26900	1	317	1	317	0	0
IN - MARION COUNTY (097) - MSA 26900	63	17,448	15	5,640	1	564

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	1,000	0	0
Purchased	0	0	0	0
Total	1	1,000	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 1 OF 32

Respondent ID: 0000034607

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BOONE COUNTY (011), IN

MSA: 26900

Moderate Income

8104.00*

Middle Income

8101.00* 8102.00* 8103.00* 8105.00* 8106.01* 8107.00*

Upper Income

8106.03* 8106.04* 8106.05

HAMILTON COUNTY (057), IN

MSA: 26900

Moderate Income

1107.00* 1110.07*

Middle Income

1101.00* 1102.01* 1102.02* 1104.01* 1105.09* 1106.00*

Upper Income

1103.00* 1104.03* 1104.04* 1105.05* 1105.06 1105.07* 1105.08* 1105.11* 1105.12* 1108.04 1108.05*

1108.06* 1108.07 1108.08* 1108.09* 1108.10* 1108.11* 1108.12* 1109.03 1109.04 1109.05* 1109.06*

1109.07* 1109.08* 1110.01 1110.03 1110.04* 1110.06* 1110.08* 1111.01 1111.02

HANCOCK COUNTY (059), IN

MSA: 26900

Middle Income

4101.00* 4104.00* 4105.00* 4106.00* 4107.00* 4110.00*

Upper Income

4102.00* 4103.00 4108.00 4109.00*

HENDRICKS COUNTY (063), IN

MSA: 26900

Moderate Income

2105.02* 2106.07*

2021 Institution Disclosure Statement - Table 6

PAGE: 2 OF 32

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

Middle Income

2102.01 2102.02* 2103.00* 2104.00* 2107.00* 2108.01* 2108.02* 2109.00* 2110.00* 2111.00*

Upper Income

2101.02* 2101.03 2101.04* 2105.01* 2106.03 2106.04* 2106.05* 2106.06* 2106.08*

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6102.01* 6104.03* 6108.02 6109.00* 6110.00* 6113.00*

Middle Income

6101.00* 6102.02 6103.00* 6104.01* 6105.00* 6106.05* 6111.00* 6112.00* 6114.00*

Upper Income

6104.04* 6106.03* 6106.04* 6106.06 6107.01* 6107.02 6108.01*

MADISON COUNTY (095), IN

MSA: 26900

Low Income

0003.00* 0004.00* 0008.00* 0009.00* 0119.00* 0120.00*

Moderate Income

0005.00* 0010.00* 0011.00* 0012.00* 0014.00* 0019.00* 0020.00* 0102.00* 0103.00* 0106.00* 0113.00*

Middle Income

0013.00* 0015.00* 0016.00* 0017.00* 0018.00* 0101.00* 0104.00* 0105.00* 0107.00* 0108.00* 0109.00*

0110.00* 0111.00 0112.00* 0114.00* 0115.01* 0115.02* 0117.00* 0118.00*

Income Not Known

0116.00*

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 20-30%

3503.00* 3508.00* 3512.00* 3517.00* 3601.02*

Median Family Income 30-40%

3225.00* 3226.00* 3308.03* 3308.04* 3308.05* 3401.08* 3407.00* 3411.00* 3412.00* 3416.00* 3419.03*

2021 Institution Disclosure Statement - Table 6

PAGE: 3 OF 32

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

3507.00*	3510.00*	3521.00*	3523.00*	3526.00*	3536.00	3548.00*	3551.00*	3564.00*	3570.00*	3571.00*
3573.00*	3578.00*									
Median Family Income 40-50%										
3103.06*	3103.09*	3201.08*	3306.00	3308.06*	3403.00*	3409.02*	3422.00	3423.00*	3424.00*	3426.00
3506.00*	3519.00*	3524.00*	3527.00*	3528.00*	3549.00*	3550.00*	3556.00	3557.00	3569.00*	3572.00*
3576.00*	3581.00*	3602.01*	3603.02	3803.00*	3812.03*	3905.00*	3907.00*			
Median Family Income 50-60%										
3101.06*	3102.03*	3209.02*	3209.03*	3301.06*	3307.00*	3309.00*	3310.00*	3401.02*	3402.01*	3404.00*
3406.00*	3417.00*	3419.04*	3425.00	3501.00*	3525.00*	3535.00*	3547.00*	3554.00*	3559.00*	3574.00*
3580.00*	3602.02*	3604.01	3604.02*	3702.02*	3804.02*	3805.02*	3806.00*	3812.04*		
Median Family Income 60-70%										
3103.05*	3202.04	3220.00*	3224.00*	3401.10*	3401.12*	3402.02*	3405.00*	3505.00*	3509.00*	3515.00*
3533.00*	3555.00*	3575.00*	3603.01*	3608.00*	3609.00*	3802.00*	3807.00*	3810.01*		
Median Family Income 70-80%										
3101.10*	3103.08*	3103.12*	3203.03*	3210.01	3216.00*	3227.00*	3305.00*	3504.00	3545.00*	3553.00*
3579.00*	3604.04*	3604.05	3605.01*	3605.02*	3612.00	3613.00*	3702.01*	3804.03*	3805.01*	3811.02*
3812.05*	3901.02*	3906.00*	3908.00*							
Median Family Income 80-90%										
3202.03*	3204.00*	3205.00*	3221.00	3301.03	3421.01*	3606.01*	3606.02	3614.00	3703.02*	3808.00*
Median Family Income 90-100%										
3101.05*	3101.11*	3301.05	3302.02*	3401.09*	3401.11	3401.13*	3408.00*	3420.00*	3611.00*	3804.04*
3810.02*	3901.01*	3904.05*								
Median Family Income 100-110%										
3102.01	3102.04*	3103.10*	3103.11*	3201.06*	3206.00*	3209.01*	3214.00*	3302.09*	3401.01*	3401.14*
3410.00*	3419.02*	3516.00*	3703.01*	3809.01*	3811.01*	3904.02*	3904.04*			
Median Family Income 110-120%										
3101.04*	3201.09	3222.00*	3223.00	3544.00	3607.00*	3616.00*	3812.01*	3903.00*	3910.00	
Median Family Income >= 120%										
3101.03*	3101.08	3201.05*	3201.07*	3202.02	3203.01*	3203.04	3207.00*	3208.00	3210.02*	3211.00*
3212.00	3213.00*	3217.00*	3218.00	3219.00*	3301.07	3301.08	3301.09	3302.03*	3302.04*	3302.06*

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3302.08* 3304.01* 3409.01* 3542.00 3562.00 3610.00* 3801.00* 3809.02* 3902.00* 3904.03* 3909.00

Median Family Income Not Known

3601.01*

MORGAN COUNTY (109), IN

MSA: 26900

Low Income

5109.00*

Moderate Income

5102.02* 5107.01* 5108.00*

Middle Income

5102.01* 5103.00* 5104.02* 5105.00* 5106.00* 5110.00*

Upper Income

5101.00* 5104.01* 5107.02*

SHELBY COUNTY (145), IN

MSA: 26900

Low Income

7106.01*

Moderate Income

7106.02*

Middle Income

7101.00* 7102.00* 7104.00* 7105.00* 7107.00* 7108.00* 7109.00*

Upper Income

7103.00*

OUTSIDE ASSESSMENT AREA

LAUDERDALE COUNTY (077), AL

MSA: 22520

Middle Income

0117.00

MOBILE COUNTY (097), AL

Institution: First Internet Bank

Respondent ID: 0000034607

Agency: FDIC - 3

MSA: 33660

Moderate Income

0032.04

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Upper Income

0102.02

COCONINO COUNTY (005), AZ

MSA: 22380

Moderate Income

0008.00

GILA COUNTY (007), AZ

MSA: NA

Upper Income

0012.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 40-50%

1098.01

Median Family Income 80-90%

4223.04

Median Family Income 100-110%

0405.28

Median Family Income $\geq 120\%$

0610.45	1118.00	1167.29	4222.20	6139.00	8124.00	8154.00	8155.00
---------	---------	---------	---------	---------	---------	---------	---------

YAVAPAI COUNTY (025), AZ

MSA: 39150

Middle Income

0018.02

2021 Institution Disclosure Statement - Table 6

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ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 80-90%

4232.00

Median Family Income 90-100%

4403.08

Median Family Income >= 120%

4046.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3382.01

EL DORADO COUNTY (017), CA

MSA: 40900

Upper Income

0307.04

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income >= 120%

0044.09 0055.09 0056.05 0057.02

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 90-100%

0017.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 40-50%

2044.20 2049.10 9008.06

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Agency: FDIC - 3

Institution: First Internet Bank

Median Family Income 50-60%

2092.00

Median Family Income 60-70%

2131.00

Median Family Income 70-80%

3018.01 4619.02

Median Family Income 80-90%

1218.02 4046.00 5303.01

Median Family Income 90-100%

1851.00

Median Family Income 110-120%

1412.01 5302.02

Median Family Income >= 120%

1861.00 2060.31 2770.00 2913.00 3007.01 3116.00 4038.01 4060.00 4602.00 5001.00 5734.03

5737.00 5772.00 6706.02

Median Family Income Not Known

2077.10

MARIN COUNTY (041), CA

MSA: 42034

Upper Income

1281.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 80-90%

0423.20 0631.01 0992.27

Median Family Income 100-110%

0524.11 0755.15

Median Family Income >= 120%

0423.38 0524.22 0630.08 0758.10 0995.11

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Agency: FDIC - 3

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 50-60%

0430.01

Median Family Income 80-90%

0439.00

Median Family Income >= 120%

0426.24 0432.50

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 110-120%

0040.05

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 60-70%

0008.23 0040.03

Median Family Income 90-100%

0021.09

Median Family Income >= 120%

0020.11

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 50-60%

0127.00 0162.02

Median Family Income 60-70%

0200.29

Median Family Income 70-80%

0194.04

Median Family Income 100-110%

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0170.36

Median Family Income 110-120%

0079.05

Median Family Income >= 120%

0083.28 0083.50 0170.32 0173.06 0174.04 0200.15 0200.27

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 40-50%

0117.00

Median Family Income 60-70%

0178.02

Median Family Income Not Known

0332.01

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income >= 120%

0043.03

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0126.00

Upper Income

0112.00

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income >= 120%

6091.00

SANTA BARBARA COUNTY (083), CA

MSA: 42200

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Institution: First Internet Bank

Moderate Income

0022.09

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 70-80%

5045.07

Median Family Income 110-120%

5006.00

Median Family Income >= 120%

5043.08 5084.04 5109.00

SANTA CRUZ COUNTY (087), CA

MSA: 42100

Middle Income

1207.00

SONOMA COUNTY (097), CA

MSA: 42220

Middle Income

1517.00

Upper Income

1507.02

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 110-120%

0036.05

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 90-100%

0010.01 0019.00

Median Family Income >= 120%

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Agency: FDIC - 3

0058.01

YOLO COUNTY (113), CA

MSA: 40900

Upper Income

0103.02 0106.08

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

0122.03

DELTA COUNTY (029), CO

MSA: NA

Middle Income

9646.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income >= 120%

0001.02

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income >= 120%

0098.06 0120.54

OTERO COUNTY (089), CO

MSA: NA

Low Income

9681.00

SUMMIT COUNTY (117), CO

MSA: NA

Upper Income

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Agency: FDIC - 3

0004.02

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 40-50%

0434.00

Median Family Income 60-70%

0726.00

Median Family Income >= 120%

0302.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Middle Income

7001.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 60-70%

0107.00

Median Family Income >= 120%

0010.01

Middle Income

0018.01

BAY COUNTY (005), FL

MSA: 37460

Upper Income

0025.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 90-100%

0509.00

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Agency: FDIC - 3

Institution: First Internet Bank

Median Family Income >= 120%

0703.06 0901.01

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0102.12 0109.02

MANATEE COUNTY (081), FL

MSA: 35840

Moderate Income

0003.09

MARION COUNTY (083), FL

MSA: 36100

Upper Income

0021.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 40-50%

0014.01

Median Family Income >= 120%

0089.01

Median Family Income Not Known

0090.40

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 90-100%

0170.14

Median Family Income >= 120%

0171.08

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Agency: FDIC - 3

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 60-70%

0077.44

Median Family Income 90-100%

0018.02

POLK COUNTY (105), FL

MSA: 29460

Median Family Income >= 120%

0148.04

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0206.01

SANTA ROSA COUNTY (113), FL

MSA: 37860

Upper Income

0108.12

BARTOW COUNTY (015), GA

MSA: 12060

Middle Income

9601.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income >= 120%

0303.18

COWETA COUNTY (077), GA

MSA: 12060

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Agency: FDIC - 3

Institution: First Internet Bank

Middle Income

1702.00

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 40-50%

0206.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 20-30%

0028.00

Median Family Income 40-50%

0071.00

Median Family Income 70-80%

0105.13

Median Family Income >= 120%

0013.00 0089.02

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 40-50%

0502.11

BOND COUNTY (005), IL

MSA: 41180

Middle Income

9515.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 60-70%

0208.01 8234.00

Median Family Income 70-80%

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Agency: FDIC - 3

Institution: First Internet Bank

2001.00

Median Family Income 80-90%

8255.01

Median Family Income 90-100%

8107.02 8156.00 8201.04

Median Family Income 100-110%

7703.00

Median Family Income >= 120%

2435.00 7404.00 8033.00 8038.00 8323.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 100-110%

8409.07 8443.01

Median Family Income >= 120%

8424.00 8426.05 8429.00 8463.13

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8601.01 8608.10

Median Family Income >= 120%

8648.01

LOGAN COUNTY (107), IL

MSA: NA

Middle Income

9534.00

ROCK ISLAND COUNTY (161), IL

MSA: 19340

Upper Income

0218.00

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Institution: First Internet Bank

WILL COUNTY (197), IL

MSA: 16984

Median Family Income >= 120%

8803.10 8803.12

CLINTON COUNTY (023), IN

MSA: NA

Middle Income

9501.00

DECATUR COUNTY (031), IN

MSA: NA

Upper Income

9690.00

LAKE COUNTY (089), IN

MSA: 23844

Middle Income

0403.00

MONROE COUNTY (105), IN

MSA: 14020

Moderate Income

0001.00

OWEN COUNTY (119), IN

MSA: 14020

Middle Income

9558.00

RUSH COUNTY (139), IN

MSA: NA

Moderate Income

9744.00

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Agency: FDIC - 3

VANDERBURGH COUNTY (163), IN

MSA: 21780

Moderate Income

0101.00

LINN COUNTY (113), IA

MSA: 16300

Middle Income

0009.01

SHAWNEE COUNTY (177), KS

MSA: 45820

Middle Income

0026.01 0037.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 40-50%

0119.06

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Moderate Income

0042.01

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 50-60%

4303.00

Median Family Income >= 120%

4085.05

CARROLL COUNTY (013), MD

MSA: 12580

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Assessment Area(s) by Tract

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Agency: FDIC - 3

Institution: First Internet Bank

Upper Income

5130.01

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income >= 120%

2402.00

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0112.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 40-50%

2601.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8121.03

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 70-80%

3531.01

Median Family Income 80-90%

3332.00

Median Family Income >= 120%

3183.00

NORFOLK COUNTY (021), MA

MSA: 14454

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Assessment Area(s) by Tract

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Institution: First Internet Bank

Median Family Income >= 120%

4033.00

GRAND TRAVERSE COUNTY (055), MI

MSA: NA

Upper Income

5510.00

KENT COUNTY (081), MI

MSA: 24340

Median Family Income >= 120%

0044.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2452.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Middle Income

0034.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 60-70%

1976.00

Median Family Income 90-100%

1811.00

Median Family Income >= 120%

1344.00 1529.00 1532.00

OTTAWA COUNTY (139), MI

MSA: 24340

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Institution: First Internet Bank

Upper Income

0230.01

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 70-80%

5036.00

Median Family Income >= 120%

5633.00

CHISAGO COUNTY (025), MN

MSA: 33460

Middle Income

1104.02

DAKOTA COUNTY (037), MN

MSA: 33460

Middle Income

0608.17

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 100-110%

0256.05

Median Family Income 110-120%

1261.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 70-80%

0411.03

HOWELL COUNTY (091), MO

MSA: NA

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Institution: First Internet Bank

Middle Income

0908.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 40-50%

0001.06

Median Family Income 50-60%

0005.20

Median Family Income 60-70%

0031.02

Median Family Income 80-90%

0010.04

Median Family Income >= 120%

0032.18 0032.27 0032.52 0058.35

WASHOE COUNTY (031), NV

MSA: 39900

Upper Income

0010.12

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0660.00

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 80-90%

6080.01

Median Family Income 110-120%

6043.00

ESSEX COUNTY (013), NJ

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MSA: 35084

Median Family Income 90-100%

0137.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income >= 120%

0194.00

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 60-70%

8109.00

Median Family Income 110-120%

8032.01

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0543.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 100-110%

0001.22

Median Family Income 110-120%

0001.09

SANTA FE COUNTY (049), NM

MSA: 42140

Moderate Income

9409.00

KINGS COUNTY (047), NY

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Institution: First Internet Bank

MSA: 35614

Median Family Income >= 120%

0043.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0009.00 0104.00 0108.00 0109.00 0112.01 0126.00 0140.00 0179.00

ORANGE COUNTY (071), NY

MSA: 39100

Upper Income

0133.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 60-70%

0033.00

Median Family Income >= 120%

0713.03

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0075.00 0108.01 0146.07

BUNCOMBE COUNTY (021), NC

MSA: 11700

Upper Income

0022.04

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income >= 120%

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Institution: First Internet Bank

0125.05

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0001.00 0063.04

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Middle Income

0413.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 50-60%

0527.04

WILLIAMS COUNTY (105), ND

MSA: NA

Upper Income

9539.00

BUTLER COUNTY (017), OH

MSA: 17140

Middle Income

0111.26

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 90-100%

1773.03

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 100-110%

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Agency: FDIC - 3

Institution: First Internet Bank

0019.02

Median Family Income 110-120%

0094.50

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 20-30%

0269.00

Median Family Income 110-120%

0223.02

MAHONING COUNTY (099), OH

MSA: 49660

Middle Income

8127.00

TRUMBULL COUNTY (155), OH

MSA: 49660

Middle Income

9310.00

BECKHAM COUNTY (009), OK

MSA: NA

Middle Income

9661.00

CLACKAMAS COUNTY (005), OR

MSA: 38900

Upper Income

0205.01

DESCHUTES COUNTY (017), OR

MSA: 13460

Moderate Income

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Agency: FDIC - 3

Institution: First Internet Bank

0018.00

Upper Income

0013.00

LINCOLN COUNTY (041), OR

MSA: NA

Middle Income

9511.00

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 60-70%

0082.02

Median Family Income Not Known

0106.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 70-80%

0809.00

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 90-100%

3003.03

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 80-90%

4028.00

RUTHERFORD COUNTY (149), TN

MSA: 34980

Middle Income

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Respondent ID: 0000034607

Agency: FDIC - 3

0409.03

BELL COUNTY (027), TX

MSA: 28660

Upper Income

0213.03

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 90-100%

1316.15

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.12 0305.31 0316.46

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 60-70%

0015.04 0156.00

Median Family Income >= 120%

0078.01

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0216.29 0216.32

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 80-90%

0011.14

FORT BEND COUNTY (157), TX

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Respondent ID: 0000034607

Agency: FDIC - 3

MSA: 26420

Median Family Income >= 120%

6755.00

GRAYSON COUNTY (181), TX

MSA: 43300

Upper Income

0019.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

2105.00 4522.01

Median Family Income 100-110%

4504.00 5410.01

Median Family Income >= 120%

2515.01 4118.00

HUNT COUNTY (231), TX

MSA: 19124

Middle Income

9611.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 110-120%

6923.00

Median Family Income >= 120%

6905.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0404.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 30 OF 32

Respondent ID: 0000034607

Agency: FDIC - 3

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 60-70%

1115.25

Median Family Income >= 120%

1216.08

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0022.02

Median Family Income 110-120%

0017.07

Median Family Income >= 120%

0002.04 0015.01

WILLIAMSON COUNTY (491), TX

MSA: 12420

Moderate Income

0215.02

Upper Income

0203.10 0205.10

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9641.02

Upper Income

9643.06

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income >= 120%

2021 Institution Disclosure Statement - Table 6

PAGE: 31 OF 32

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

0104.06

WASATCH COUNTY (051), UT

MSA: NA

Upper Income

9405.00

ALBEMARLE COUNTY (003), VA

MSA: 16820

Moderate Income

0107.00

Middle Income

0113.01

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 110-120%

4155.00

Median Family Income >= 120%

4301.01 4610.00

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0401.00

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6110.15

KING COUNTY (033), WA

MSA: 42644

Median Family Income >= 120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: First Internet Bank

PAGE: 32 OF 32

Respondent ID: 0000034607

Agency: FDIC - 3

0071.00 0073.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income >= 120%

0725.07

LEWIS COUNTY (041), WV

MSA: NA

Moderate Income

9675.00

Middle Income

9672.00

MONONGALIA COUNTY (061), WV

MSA: 34060

Upper Income

0118.05

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 100-110%

1402.01

OZAUKEE COUNTY (089), WI

MSA: 33340

Upper Income

6602.02

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0016.02

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000034607

Institution: First Internet Bank

Agency: FDIC - 3


Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	390	390	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	9	9	0	0.00%
Total	402	402	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

To retrieve First Internet Bank of Indiana's HMDA Disclosure reports, go to [HMDA Data Publication \(cfpb.gov\)](https://cfpb.gov) and search by the institution's name as viewed on the below screen:



HOME FILING DATA BROWSER DATA PUBLICATION TOOLS DOCUMENTATION

Disclosure reports

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD. They are based on the most recent data submission made in each filing period. To find an institution's IRS (Institution Register Summary), select "Nationwide" from the MSA/MD dropdown after choosing an institution.

To learn about modifications to these reports over the years, visit the [A&D Report Changes](#) page.
Looking for other HMDA data? Visit the new [HMDA Data Browser](#) to filter and download HMDA datasets.

1. Year	2. Institution	3. MSA/MD	4. Report
2022	FIRST INTERNET BANK OF INDIANA - 549300B81YWV4GBENI49	Indianapolis-Carmel-Anderson, IN - 26900	Select a report

Choose a generated report for institution 549300B81YWV4GBENI49 and MSA/MD 26900

Select report...

1 - Applications by Tract2 - Loans Purchased by Tract

mail@example.com

Here you can view First Internet Bank's HMDA information in detail. The information is being provided to you as part of the CRA public file. First Internet Bank of Indiana has reviewed the information filed and determined that all lending criteria has been applied in a non-discriminatory manner. All HMDA reports were filed timely and the data accepted by the regulatory agency. First Internet Bank of Indiana will provide a printed copy of the HMDA data, upon request.



Community Reinvestment Act (CRA) Strategic Plan

**January 1, 2021 to
December 31, 2023**

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Section 1: Introduction

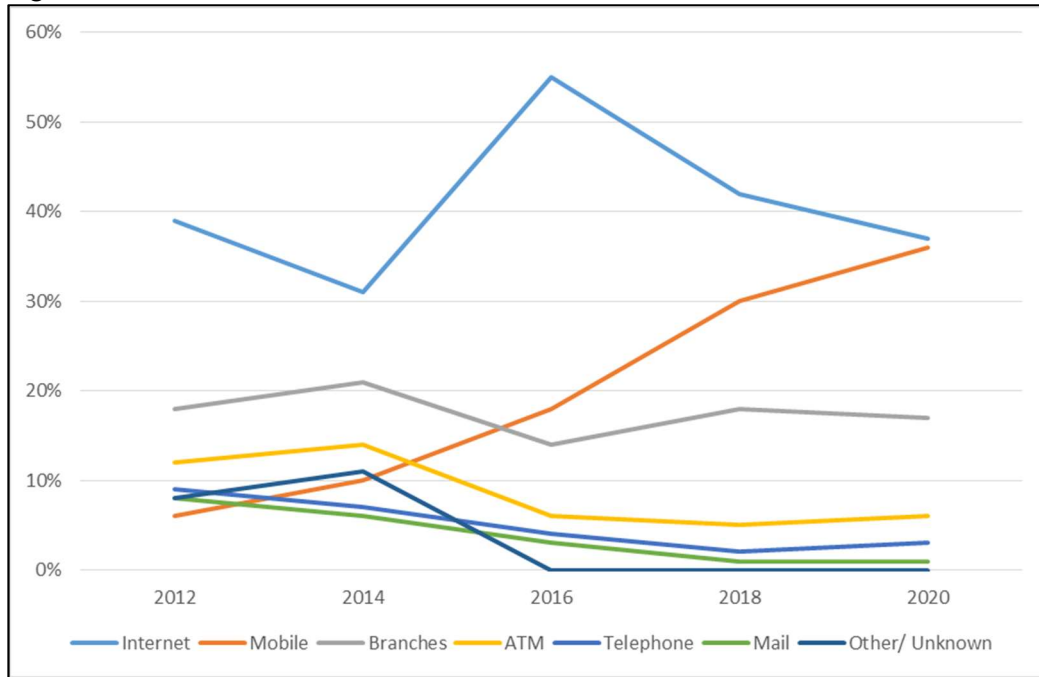
First Internet Bank of Indiana (“First Internet Bank”, “the Bank”, “we”, “us”, or “our”) is a state nonmember commercial bank established in February 1999 that maintains its headquarters in Fishers, Indiana. The Bank is a subsidiary of First Internet Bancorp, a one-bank, publicly-traded holding company also based in Fishers, Indiana, and is regulated at the federal level by the Federal Deposit Insurance Corporation (FDIC). At the state level, the Bank is regulated by the Indiana Department of Financial Institutions (IDFI). As a federally insured depository institution, the Bank is subject to the Community Reinvestment Act (CRA), which requires banks to help meet the credit needs of their entire community, including low and moderate income neighborhoods. In light of the Bank’s nationwide direct business model and lack of branches, it has elected to be evaluated under the “Strategic Plan” option as provided in 12 CFR §228.27. The Bank has prepared this new CRA Strategic Plan for 2021-2023 (“Plan”); the Bank’s current CRA Strategic Plan for 2018-2020 expires on December 31, 2020.

Bank Strategy and Product Offerings

First Internet Bank’s business model is significantly different from that of a typical community bank. The Bank does not employ a conventional brick and mortar branch system to acquire and serve customers; rather, the Bank leverages technology to deliver financial products and services across a broad geography. This allows the Bank to have fewer employees. The Bank does not operate a branch network, nor does it own any ATMs. Using the internet as a primary delivery channel gives First Internet Bank a significant cost advantage over other financial institutions, and the Bank passes those savings to customers through favorable deposit rates and lower fees exemplifying the spirit of Community Reinvestment Act.

Surveys conducted by the American Bankers Association make it clear that digital channels (internet and mobile) continue to be preferred over physical channels (branches, ATMs). Combined, internet and mobile access methods have increased from 45% to 73% over the last eight years. During the same time frame, customers’ preference for traditional branch banking has slightly decreased from 18% to 17% (see Figure 1.1). While the preference for the internet digital channel has declined over the previous four years, it is still favored over branch banking by nearly two to one (38% compared to 18%). It remains to be seen what impacts COVID-19 will have on the future of banking. Concepts such as social distancing and staying safe at home may further drive consumers to internet banking.

Figure 1.1



Source: American Bankers Association

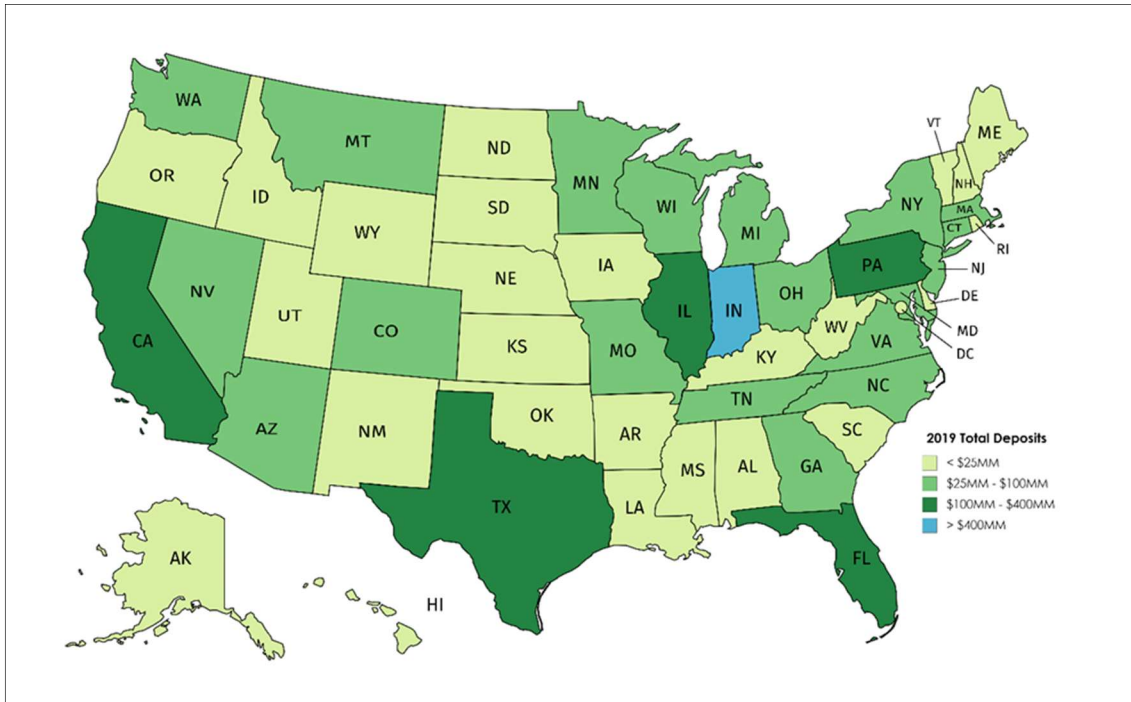
Further, survey results from J.D. Power and Associates, released in April 2020 revealed that the overall satisfaction for direct banks is 864 (on a 1,000-point scale). This is 7% higher than the overall satisfaction for customers who use branches at traditional branch-based retail banks, based on findings of the J.D. Power 2019 U.S. Retail Banking Satisfaction Study.SM

Deposits

First Internet Bank offers a robust suite of deposit products (checking accounts, savings and money market accounts, and certificates of deposit) and related services to consumers, small- to mid-sized businesses, and other organizations on a nationwide basis. Customers use ACH and remote deposit capabilities to fund accounts. Appendix A contains a complete list of deposit products offered by the Bank.

As of December 31, 2019, total deposits at First Internet Bank were \$3.2 billion, a 113% increase from 2016 (\$1.5B). Assets over the same time frame increased 116% (\$1.9B to \$4.1B). While the Bank counted customers in all 50 states, the largest single deposit concentration of customers came from Indiana, at 16.57% of the customer base. The map below provides a geographic distribution of the deposit base (see Figure 1.2).

Figure 1.2

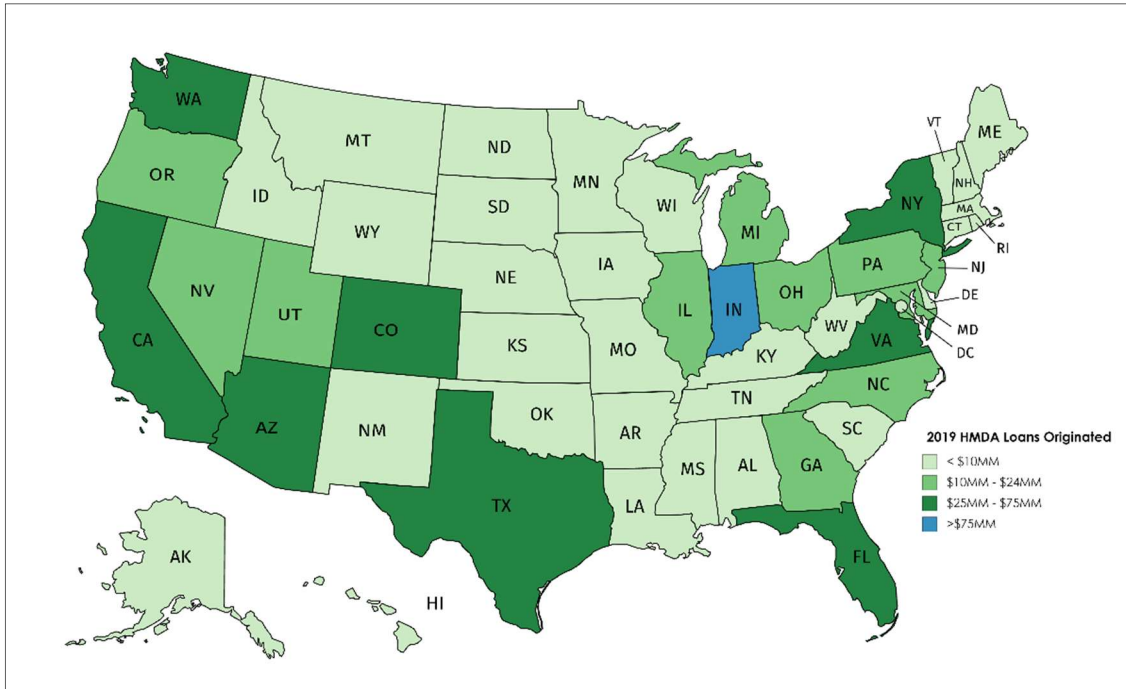


Lending

First Internet Bank offers a robust suite of loan products to meet the lending needs of consumers, small- to mid-sized businesses and other organizations on a nationwide basis. Appendix B contains a complete list of loan products offered by the Bank. Below is a brief description of each type of product.

Residential Mortgage Lending: First Internet Bank offers first-lien residential mortgage loans and second-lien (home equity) loans and lines of credit in 50 states. The Bank offers loans for homebuyers (purchase money), as well as, existing homeowners who wish to refinance their current loans. First Internet Bank originated 2,270 HMDA (“Home Mortgage Disclosure Act”) loans in 2019. Figure 1.3 below provides a geographic distribution of those loans originated.

Figure 1.3



Consumer Lending: While First Internet Bank offers consumer loans and credit cards to a nationwide consumer base through its website, the majority of consumer loans are acquired through indirect dealer networks — primarily horse trailers and recreational vehicles. Additionally, the Bank offers the Smart Option Student Loan® by Sallie Mae®.

Small Business Lending: Offered on a nationwide basis, our small business lending helps small business owners, the backbone of our economy, start and grow their business with advantages that reflect the spirit of CRA. Small business lending offers generous term lengths (10-25 years) keeping payments affordable, caps on interest rates, and lower down payment requirements.

Healthcare Financing: The Bank has a national strategic partnership with Lendeavor, Inc. to give dental, veterinary, and healthcare practice owners access to an unparalleled combination of branchless banking products and streamlined practice funding. Lendeavor uses innovative technology to streamline the financing process for buying, starting or selling a practice, refinancing practice debt or buying equipment.

Single Tenant Lease Financing: Offered on a nationwide basis, the Bank's single tenant lease financing provides acquisition financing to real estate investors introduced to the Bank through a network of mortgage bankers and national correspondents. Properties financed are generally subject to long-term net lease arrangements with well-known, financially strong, national and regional tenants that include drugstores, quick serve restaurants, convenience stores, office supply stores and other retailers.

Public Finance Lending: Public Finance offers a variety of lending and depository solutions for government and not-for-profit customers across the United States. Options are available for funding capital projects or refinancing existing debt for hospitals, economic development districts, public infrastructure projects, schools, police and fire departments.

Commercial and Industrial (C&I) Lending: First Internet Bank's C&I team provides flexibility to small- to mid-sized business clients throughout Indiana and Arizona through commercial lines of credit to assist with short-term working capital needs to support accounts receivable and inventory. The team also provides term loans to help finance equipment, inventory, debt consolidation, business expansion and owner occupied real estate.

Construction and Investor Commercial Real Estate (CRE) Lending: The CRE team assists developers and owners in regional project financing activities (e.g. counseling, debt structuring, underwriting, closing and servicing of commercial real estate loans) focused in residential construction and development, office, multi-family, retail and industrial.

Appendix C illustrates the distribution of the Bank's loan portfolio between consumer and commercial.

Section 2: Strategic Plan Proposal

First Internet Bank's Commitment to CRA

First Internet Bank welcomes its obligations under the Community Reinvestment Act ("CRA") to its customers and communities, and has devoted significant effort to complying with both the letter and the spirit of the CRA. The Bank's Board of Directors and senior management are committed to achieving meaningful impact in its communities. To this end, First Internet Bank has established a comprehensive CRA Program that involves participation from the Bank's board, senior management, and employees.

Purpose of the Strategic Plan

First Internet Bank strives to meet the needs of its community in a manner that is consistent with its business strategy, operational focus and constraints, and safety and soundness guidelines. When Congress passed the Community Reinvestment Act in 1977, and even when more recent interagency regulations implementing CRA became effective in 1995, the regulations could not have contemplated the emergence of branchless banks. Furthermore, the Bank's differentiated product lineup and nationwide footprint challenge the traditional classifications of peers. Traditional banks build their sales and service strategy based on the location of their branches. When they add a branch, additional efforts are put behind it to grow customer relationships in a geographical radius of that branch to justify the cost of the overhead of that branch. While the FDIC's proposed rules published on January 9, 2020 attempt to modernize the CRA regulations, additional discussions will allow the proposed changes to be effectively introduced.

For these reasons, First Internet Bank has operated under a CRA Strategic Plan since 2000, one year after its launch, and provides this refreshed CRA Strategic Plan. First Internet Bank puts forth updated lending, investment, and service goals based on applicable performance context information for the Bank and the assessment area's needs. We believe these goals adequately consider the realities of the Bank's current and projected business model, operating environment, asset size, and competitive abilities while fulfilling the Bank's obligations under the CRA.

Effective Date and Term of the Plan

The Plan has an effective date of January 1, 2021, with a term of three calendar years (2021, 2022, and 2023).

Ongoing Review of Performance Goals and Measurement Standards

First Internet Bank has established performance goals based on projections relating to the Bank's business model and current legal and regulatory assumptions affecting the banking industry, as well as general economic conditions. As these assumptions and conditions are subject to change, the Bank's Board of Directors and management will monitor the Bank's performance in relation to the stated CRA Strategic Plan goals on a quarterly basis. Should modification to this Plan be required — for instance, a change in the Bank's operations or business would cause the approved Plan to no longer be commensurate — all such changes will be made in accordance with the requirements under FDIC guidelines.

Election of Alternative Performance Evaluation

First Internet Bank's Board of Directors and management team are committed to the goals set forth in this Plan. If, through unforeseen circumstances, First Internet Bank is unable to achieve an overall minimum "Satisfactory" rating, the Bank's CRA performance should be assessed under the performance standards for large institutions, i.e., lending, investment, and service tests, pursuant to 12 CFR § 345.27(f)(4).

Section 3: Assessment Area

Area Defined

FDIC regulations require banks to delineate one or more assessment areas within which the FDIC evaluates the Bank's record of helping to meet the credit needs of its community (12 C.F.R. § 345.41). The assessment area must consist of whole geographies, which may consist of one or more MSAs, or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

First Internet Bank has elected to maintain a nine-county area in central Indiana as its assessment area; these counties are all within the Indianapolis-Carmel-Anderson, IN MSA.

- This is the same assessment area for the Bank's prior strategic plan, effective January 1, 2018 through December 31, 2020.
- This area includes the Bank's main office. The Bank has no other branches, though operates a Loan Production Office in Arizona and an operations unit in Illinois.
- The Bank does not own or operate any deposit-taking ATMs.
- This area represents a strong concentration of the Bank's customers given an otherwise national customer base:
 - As of December 31, 2019, the nine-county assessment area represented 88.72% of total Indiana deposits. Overall, deposits based in Indiana represent 16.57% of total Bank deposits.
 - As of December 31, 2019, the nine-county assessment area represented 92.91% of Indiana mortgage loan originations. Overall, mortgage loans originated in Indiana represent 18.87% of all mortgage loan originations.
- Further, this area includes the strongest concentration of the Bank's employees' places of residence, making it the most feasible footprint from which the Bank can fulfill its community service requirements.

The counties include Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, and Shelby. A map of the assessment area is included as Appendix E to the Plan.

It is noteworthy that a significant number of financial institutions operate in this nine-county area. According to the FDIC's 2019 Summary of Deposits, there are 45 different banking institutions (excluding credit unions), operating 505 offices, servicing this nine-county assessment area. Furthermore, there are ten other banks headquartered within the Bank's assessment area. Among them, they operate 62 branches. The six most prominent financial institutions account for 62.95% of the total deposit share. With a business model designed for nationwide consumption and low overhead, First Internet Bank has only one location within the assessment area. The saturation of financial institutions in the area creates demonstrable intense competition for visibility within the Bank's marketplace.

Area Demographics

Demographic data is compiled by the United States Census Bureau and provides population and housing information in groupings for individuals and families and by age and race, among others. As detailed in Table 3.1, the total population of the nine-county assessment area is 1,898,013, the total number of families in the assessment area is 469,540, and the total number of businesses in the assessment area is 91,510. The FFIEC reported an estimated median family income of \$77,800 for the Indianapolis-Carmel-Anderson, IN MSA. Based on this figure, family incomes for 2019 are classified as follows:

- Low-income (below 50% of the median family income) < \$38,900
- Moderate-income (below 80% of the median family income) \$38,900 to < \$62,240
- Middle-income (below 120% of the median family income) \$62,240 to < \$93,360

- Upper-income (120% and above the median family income) ≥ \$93,360

The above tract income levels are based on the tract median family income percentages. As defined in the FFIEC census demographic information, a family is two or more related persons living in the same residence.

Table 3.1

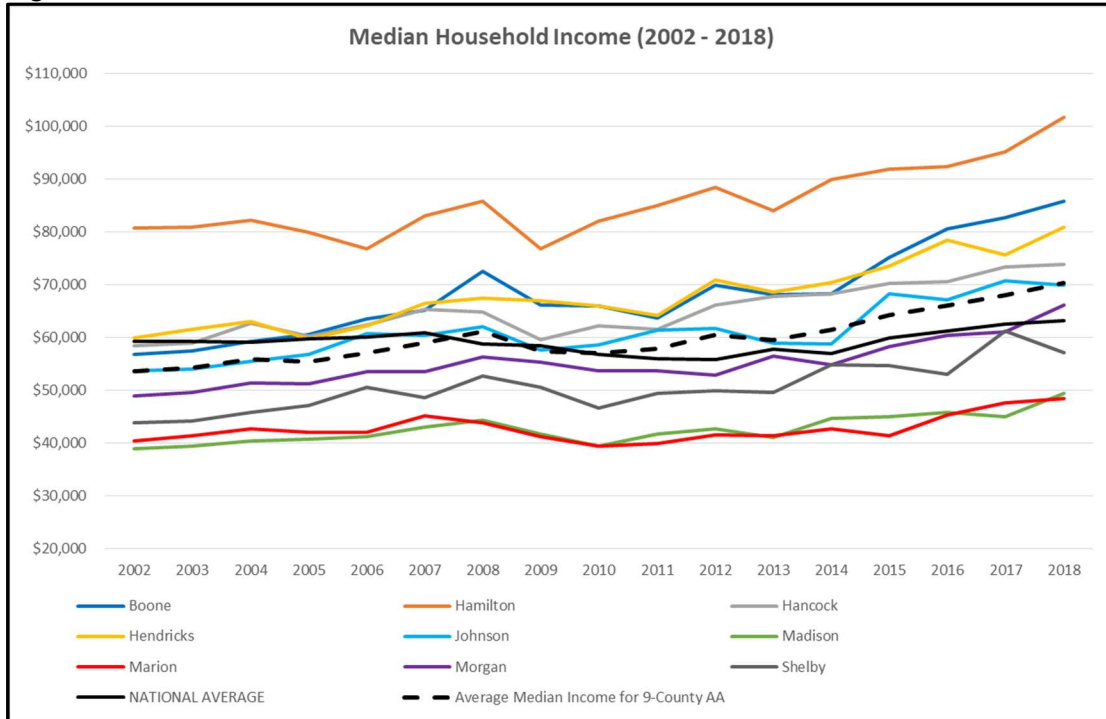
Demographic Information of the Assessment Area						
Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	386	17.36%	26.68%	31.87%	23.58%	0.52%
Population by Geography	1,898,013	11.17%	22.26%	32.59%	33.68%	0.30%
Housing Units by Geography	807,761	12.83%	24.38%	31.70%	30.94%	0.15%
Owner-occupied Units by Geography	469,081	6.39%	16.98%	36.55%	40.02%	0.06%
Occupied Rental Units by Geography	253,992	19.91%	35.39%	25.69%	18.78%	0.24%
Vacant Units by Geography	84,688	27.28%	32.36%	22.84%	17.11%	0.41%
Businesses by Geography	91,510	12.39%	22.76%	35.65%	29.00%	0.20%
Family Distribution by Income Level	469,540	9.45%	20.59%	33.64%	36.22%	0.09%
2019 Median Family Income MSA-26900 Indianapolis-Carmel-Anderson, IN MSA		\$77,800	MSA Median Owner-occupied Housing Value			\$155,000
			MSA Median Gross Rent			\$888
			MSA Families Below Poverty Level			9.20%
Source: 2019 FFIEC Census Report - 2011-2015 American Community Survey						
Source: RATA Comply						
Source: data.census.gov - 2018 ACS 5-Year Estimates for MSA						

RATA Census of Businesses Data

The RATA Business Census data, used on the Census Counts version of Comply PE Tables, was created from a combination of two leading sources of business marketing data, using their latest published data. RATA uses these data sources because the government has no official source of business and farm data; they rely on external data pulled from Dunn & Bradstreet at a particular point in time, with their own proprietary filtering criteria on that data. Because any Dunn & Bradstreet data RATA would use could never match the government's version of the data, RATA uses the most accurate and current methodology available for their use. Multiple sets of data are taken from two leading sources in the industry, combined, duplicates removed, and geocoded using RATA's GeoPlus geocoding methodology, which assures the highest accuracy of geocoding available in the market today. Results were then compared against the published results of nearly a dozen CRA Performance Evaluations performed on banks of various sizes during the previous year which matched closely with the data found on the PE tables. RATA believes that its Business Census data is a solid set of data that properly represents the counts of businesses throughout the US.

The chart below shows the trending of median household income, which includes the income of all residences, even those for single people or unrelated groups of two or more. On average, the estimated median income continues to steadily rise in the nine- county assessment area as illustrated within Figure 3.1.

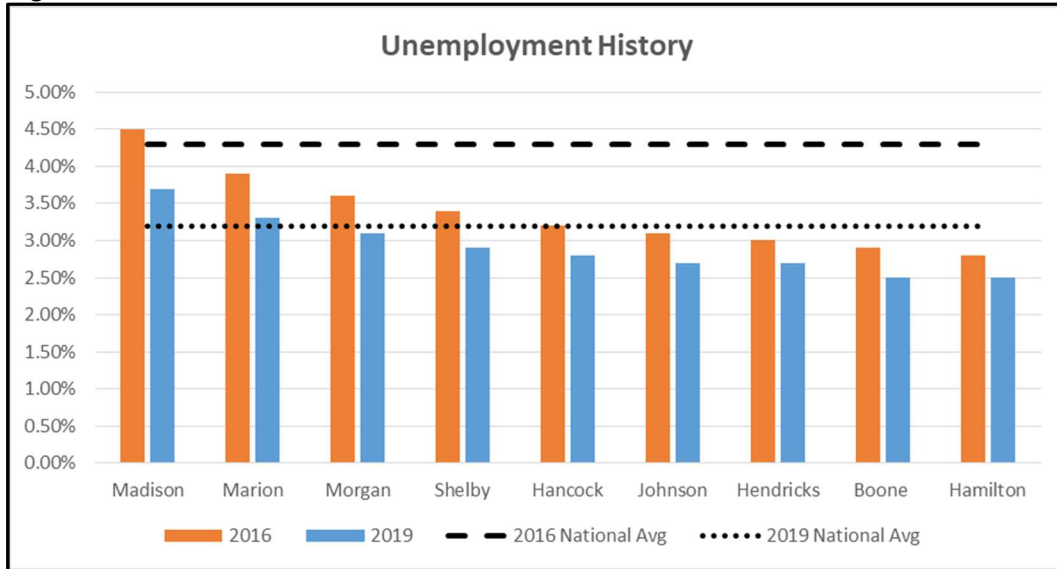
Figure 3.1



Source: United States Census Bureau.

The unemployment rate for the nine-county assessment area (Figure 3.2) over the previous three years has been at or below the national average of 3.2% as of December 2019. However, the unemployment rate is expected to increase, consistent with nationally published unemployment data, because of the COVID-19 pandemic.

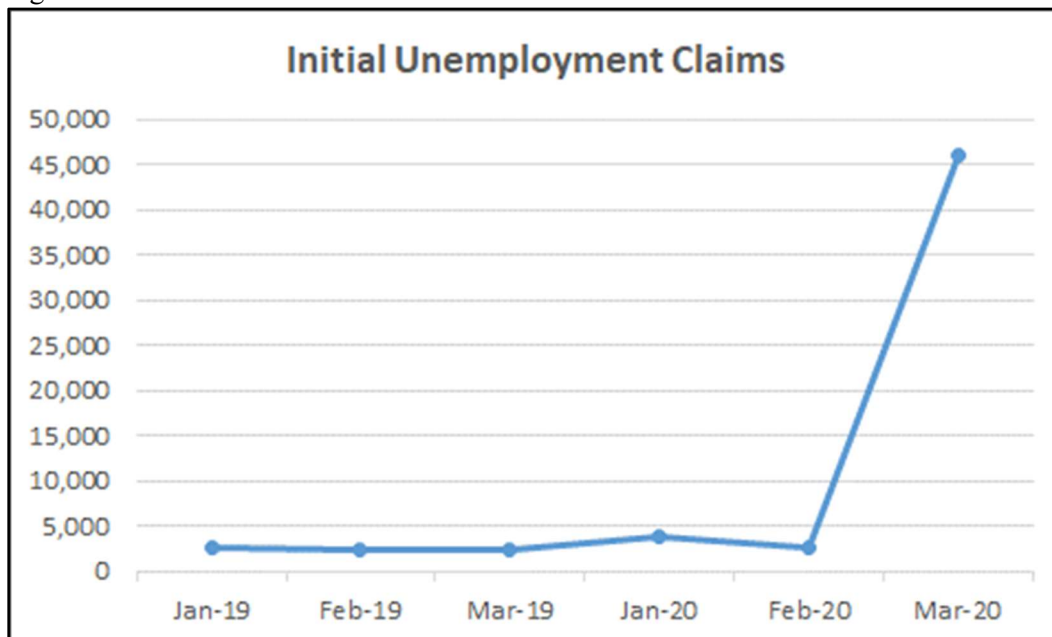
Figure 3.2



Source: United States Bureau of Labor

The number of initial unemployment claims increased by 635% in the first quarter of 2020 as compared to the same time period in 2019. Most of the increase occurred in March 2020 (Figure 3.3) as local governments began to lock down portions of the economy.

Figure 3.3



Source: Indiana Workforce Development

Section 4: Performance Context

Ascertainment of Credit Needs

In addition to considering the demographic and institution information highlighted earlier, First Internet Bank maintains involvement with community organizations to determine the credit needs of the assessment area.

Public Participation

In developing the Plan, First Internet Bank obtained input from several agencies and community development groups on the needs of our community and how First Internet Bank might best support those needs, especially in light of the current pandemic.

- Cambridge Capital Management Corp.
- Greater Indianapolis CRA Council
- Habitat for Humanity of Greater Indianapolis
- Indianapolis Neighborhood Housing Partnership (“INHP”)
- City of Indianapolis - Department of Metropolitan Development
- Near North Community Development Corporation
- Federal Home Loan Bank of Indianapolis
- Local Initiatives Support Corporation
- Markle
- United North East Community Development Corporation
- United Way of Central Indiana

INHP shared summary data from its recently completed survey of organizations involved in affordable housing or working with populations with housing needs. The responses come from a range of nonprofit organizations, including community development corporations, faith-based entities, community centers and other service providers and may be summarized as follows.

Human Services – Organizations are working closely with individuals to address the impacts of COVID-19. Organizations are responding to food insecurity, unemployment, access to healthcare and mental health assistance as significant needs of their community during this crisis. Some mentioned the challenges of getting technology in the hands of the residents to enable safe communication and access to information.

Organization – Lack of funds to maintain operations in a time when needs have increased dramatically. Many articulated postponed or canceled fundraising activities while others noted funders were delaying RFPs or shifting priorities to COVID-19. Revenue reductions were also felt by disruptions in operations (e.g., closing Goodwill stores or Habitat ReStores). Most referred to the need to adjust priorities and reallocate budgeted amounts to meet the current needs.

Housing – Housing needs can be divided into Current Pandemic and Post-pandemic responses:

- **Current Pandemic**
 - Need for rent, utility and mortgage assistance
 - Cleaning supplies for common areas along with funds to cover increased staff costs related to cleaning efforts
 - Need for increased communications with those without access to phones or the internet
 - Funds for an anticipated spike in foreclosure and eviction prevention efforts
 - Funds for non-profit managers of affordable housing to offset increased costs of utilities paid by the property owner due to stay at home order and for security to reduce risk of drug dealers preying on captive populations

- **Post-pandemic**
 - Shortage of affordable housing that existed prior to the crisis will still exist and likely be worse
 - Delays building affordable units during the crisis may impact an organization's ability to catch up
 - Reductions in staff during the crisis will delay response times
 - Builders reducing production now (some quote labor shortages, others appear to be preserving cash)
 - Materials costs are volatile and rising
 - Implications on tax-credit pricing and execution is uncertain
 - Existing projects involving rehabilitation of units are being delayed because residents do not want contractors in their units to do the remodel work
 - Deals close to closing are still likely to close

The above noted groups provided comments and insight into the local community that ultimately helped shape the Plan. Input centered on the following:

- Affordable housing, including rental, mortgage, and utility assistance
- Owner occupied home repair
- Small business assistance
- Community services
- Economic development
- Revitalization or stabilization
- Quality of life initiatives
- Financial literacy, including credit counseling
- Low or no-cost banking services
- Sustainable job security
- Technology access and communication solutions for special needs populations
- Childcare
- General operating funding

Several Bank employees are actively engaged within the community to regularly obtain information and inform the community of banking services that are available at First Internet Bank. Examples of these community outreach efforts include:

- Serving on the Board of the Indianapolis Neighborhood Housing Partnership
- Serving on the Board of United Way of Central Indiana
- Serving on the Board of United North East Community Development Corporation
- Serving on the Board of Near North Community Development Corporation
- Serving on the Board and Finance Committee of Community Alliance of the Far East Side
- Serving on the Board of Alliance for Northeast Unification
- Serving on the Board of Starfish Initiative
- Serving on the Board of Kids' Voice of Indiana
- Serving on the Board of ACE Prep Academy
- Serving on the Board of Business Ownership Initiative
- Serving on the Board of Flagship Enterprise Capital
- Serving on the Board of Bankable
- Serving on the Board of Indiana State Business Development Center
- Providing financial and relevant training with SBA

- Providing financial and relevant training with SCORE
- Providing financial and relevant training with TechPoint
- Participation in the Greater Indianapolis Community Reinvestment Act Council, where area financial institutions come together monthly to collaborate with area non-profit agencies to learn about their programs and services, and explore possibilities for partnering with them for banking services to meet their needs
- Partnering with TechPoint Foundation for Youth

Credit Needs of the Assessment Area

First Internet Bank has determined that, in spite of the number of financial institutions serving the assessment area, there continues to be a need to facilitate continued economic development, and revitalization and stabilization of low and moderate income (LMI) geographies. There is a need among Central Indiana LMI families and individuals for safe, affordable housing and access to low down payment credit options. Many homeowners need assistance maintaining their homes through homeowner repair programs, or making modifications. Additionally, there is a need for financial literacy training, credit counseling, and low- or no-cost banking services. A need also exists for public funding solutions for capital projects designed to improve the health, education and welfare of residents in our LMI communities. In the arena of social services for LMI families in crisis, there is a need for access to basic shelter and food supplements. There is also a need for credit among small businesses unable to secure complete financing from conventional sources. First Internet Bank's performance goals are tailored to address the credit needs identified in a way that is complementary to our business model.

Section 5: Performance Goals and Measurement Standards

FDIC guidelines for CRA Strategic Plans call for a bank to specify measurable goals that constitute “Satisfactory” performance (C.F.R. § 345.27).

First Internet Bank has established specific goals in the areas of Lending and Community Development. Each category includes criteria required to achieve the goal. The section entitled “Determination of Rating,” later in this document, outlines the process by which the overall performance rating for the Bank under the Plan will be determined.

First Internet Bank’s Board of Directors and management team are committed to achieving the performance goals during the term of the Plan.

Residential Mortgage Lending Activities

First Internet Bank originates residential mortgage loans primarily through a nationwide platform sourcing leads purchased from Internet-based lead generators. We originate only qualified mortgage (QM) loans. The Bank has also partnered with Indianapolis Housing Partnership (INHP) to target low-to moderate-income individuals within the Bank’s assessment area. INHP is the city’s preeminent community development catalyst for successful homeownership and sustainable neighborhoods. Its lending grid features loan products specifically designed to meet the needs of low and moderate income individuals. First Internet Bank’s offering is presented side-by-side with other loan products from local lenders. INHP participants choose to apply for the product that best suits their needs. The Bank’s online loan origination platform has been its main channel in reaching low- to moderate- income borrowers. First Internet Bank is unique in the market in terms of our online platform, nationwide footprint and branchless model.

The Bank continually strives to be innovative and responsive to the credit needs in the community, specifically relating to low and moderate income individuals. In September 2018, we developed a new mortgage product targeted at LMI borrowers. Home First Mortgage is a loan program that helps potential buyers who otherwise might not have the opportunity to achieve home ownership. Home First offers a special low down payment, 30-year term option for low and moderate income families in Central Indiana. Some of the program benefits include minimum down payment and closing costs as low as \$1,000 and no Private Mortgage Insurance (PMI). This loan program is available for properties located in the nine counties representing the Bank’s assessment area. Information about this loan program is found in the Bank’s website as well as flyers distributed to realtors working with the Bank’s loan officers.

Residential Mortgage Lending Measurement

First Internet Bank has identified the need among low and moderate income (LMI) families and individuals for safe, affordable housing and access to low down payment credit options.

There are over 500 unique lending institutions that originated mortgage loans within the Banks’ assessment area. This includes credit unions, mortgage brokers, and various other financial service companies. In 2018, these lending institutions originated between 1 and 3,815 loans in the assessment area while First Internet Bank originated 293 loans. To compare lending institutions that do not have similar business models to us or who originate 1 or 3,000 loans does not appear to be the best indicator of success. There is a need to develop a better comparison for CRA lending purposes.

In order to develop a more accurate assessment of the Bank’s LMI lending, we examined HMDA loans originated in our nine county assessment area using “similarly situated” banks. For the residential mortgage tests, we considered a bank similarly situated as those banks that originated a comparable number of HMDA loans per year in the last three years (2017-2019), with less than ten branch locations within the assessment area, and with solid CRA performance. Three of the similarly situated banks had “Outstanding” ratings while the other two had “Satisfactory” ratings in their most recent CRA performance evaluations. Home Bank was also the only bank considered “small” for CRA purposes. See Table 5.1 below for the banks considered to be similarly situated. This criteria was used in determining a more accurate picture of the lending the bank is doing in LMI tracts and to LMI borrowers.

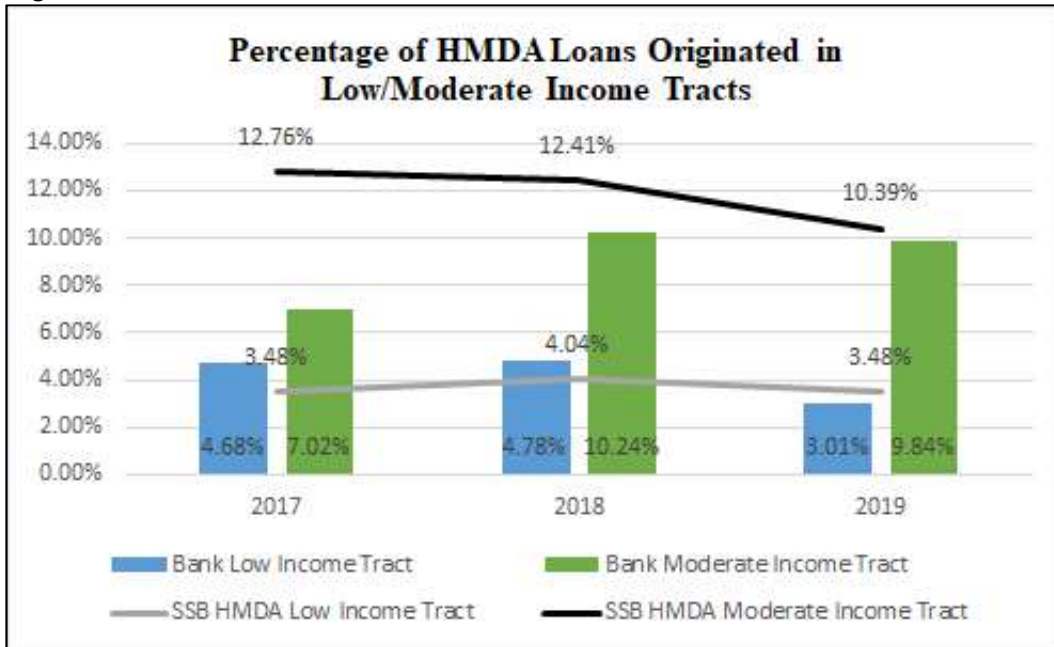
Across the similarly situated banks, (excluding First Internet Bank), the average number of loans originated was 254, 299 and 189 for 2017, 2018 and 2019, respectively. The average dollars originated was \$50,095,000, \$56,264,000 and \$33,577,000 for 2017, 2018 and 2019, respectively.

Table 5.1

Mortgage Lending - HMDA Originated								
Similarly Situated Banks in AA	Most Recent CRA Rating	Number of Offices in AA	2017		2018		2019	
			Loans Originated in AA (#)	Loans Originated in AA (\$) (000's)	Loans Originated in AA (#)	Loans Originated in AA (\$) (000's)	Loans Originated in AA (#)	Loans Originated in AA (\$) (000's)
First Internet Bank of Indiana	Satisfactory	1	299	\$101,356	293	\$120,655	366	\$131,200
Bank of America, NA	Outstanding	3	193	\$58,253	277	\$71,235	30	\$10,160
Home Bank	Outstanding	5	290	\$43,750	292	\$43,870	330	\$57,580
Star Financial Bank	Satisfactory	9	136	\$28,064	267	\$41,435	313	\$49,565
USAA Federal Savings Bank	Satisfactory	0	400	\$73,025	395	\$78,095	229	\$48,105
US Bank	Outstanding	0	250	\$47,383	263	\$46,685	41	\$2,475
Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)								

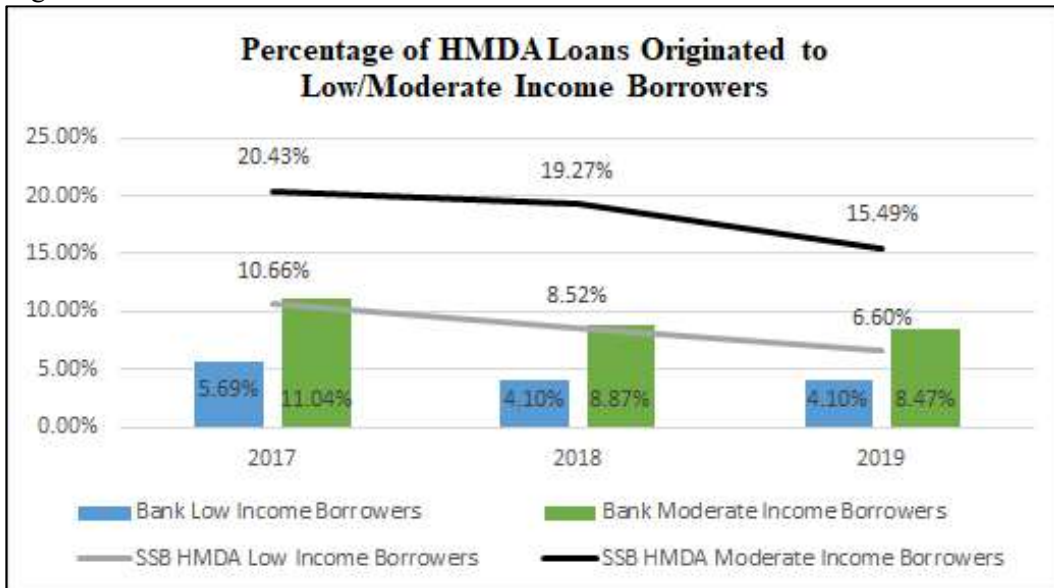
Figure 5.1 compares the number of loans the Bank made in low and moderate income tracts as compared to similarly situated banks. Figure 5.2 compares the number of loans the Bank made to low and moderate income borrowers. In both figures, the Bank's historical performance is illustrated in the blue and green bars, while the similarly situated banks' average data is identified with black and gray lines.

Figure 5.1



Source: www.ffiec.gov

Figure 5.2



Source: www.ffiec.gov

Tables 5.2-5.5 presented below represent loans originated and purchased by First Internet Bank and similarly situated banks in the Bank's Assessment Area. Results shown are by loan count and by loan amount.

The basis for tests 1 and 2 are summarized in Tables 5.2 and 5.3 below, respectively. The tables compare similarly situated banks to First Internet Bank's percentages of loans originated and purchased in low and moderate income tracts.

Table 5.2

Percentage of HMDA Loans Originated and Purchased in LOW INCOME TRACTS								
Similarly Situated Banks in AA	2017		2018		2019		Average	
	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount
First Internet Bank of Indiana	5.92%	3.91%	5.26%	3.29%	9.39%	3.93%	6.86%	3.71%
Bank of America, NA	2.59%	0.47%	1.81%	1.09%	3.13%	1.71%	2.51%	1.09%
Home Bank	5.17%	2.14%	8.22%	4.26%	6.67%	4.10%	6.69%	3.50%
Star Financial Bank	2.94%	0.96%	2.62%	2.55%	1.92%	2.46%	2.49%	1.99%
USAA Federal Savings Bank	1.74%	1.02%	4.04%	2.00%	3.06%	2.17%	2.94%	1.73%
US Bank	5.52%	17.94%	6.67%	4.41%	2.44%	1.01%	4.88%	7.79%
Average	3.59%	4.51%	4.67%	2.86%	3.44%	2.29%	3.90%	3.22%

Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)

Table 5.3

Percentage of HMDA Loans Originated and Purchased in MODERATE INCOME TRACTS								
Similarly Situated Banks in AA	2017		2018		2019		Average	
	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount
First Internet Bank of Indiana	6.91%	5.06%	20.18%	9.77%	14.08%	8.20%	13.72%	7.68%
Bank of America, NA	11.65%	4.99%	14.03%	7.41%	18.75%	11.29%	14.81%	7.90%
Home Bank	17.93%	13.24%	17.47%	14.62%	17.27%	13.89%	17.56%	13.92%
Star Financial Bank	11.03%	5.28%	12.73%	5.43%	8.31%	4.20%	10.69%	4.97%
USAA Federal Savings Bank	11.66%	7.49%	12.37%	8.62%	14.85%	10.29%	12.96%	8.80%
US Bank	23.76%	17.94%	23.11%	17.77%	4.88%	3.64%	17.25%	13.12%
Average	15.21%	9.79%	15.94%	10.77%	12.81%	8.66%	14.65%	9.74%

Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)

The basis for tests 3 and 4 are summarized in Tables 5.4 and 5.5 below, respectively. The tables compare similarly situated banks to First Internet Bank's percentages of loans originated and purchased to low and moderate income borrowers.

Table 5.4

Percentage of HMDA Loans Originated and Purchased for LOW INCOME BORROWERS								
Similarly Situated Banks in AA	2017		2018		2019		Average	
	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount
First Internet Bank of Indiana	5.59%	1.87%	6.73%	2.31%	10.09%	3.52%	7.47%	2.57%
Bank of America, NA	12.94%	4.03%	9.05%	5.13%	12.50%	5.06%	11.50%	4.74%
Home Bank	14.14%	8.12%	13.01%	7.07%	11.21%	5.05%	12.79%	6.74%
Star Financial Bank	9.56%	3.48%	8.99%	2.82%	7.67%	3.19%	8.74%	3.17%
USAA Federal Savings Bank	5.46%	2.77%	4.55%	2.23%	3.49%	1.77%	4.50%	2.25%
US Bank	1.82%	1.01%	1.42%	0.82%	7.32%	4.65%	3.52%	2.16%
Average	8.78%	3.88%	7.40%	3.61%	8.44%	3.94%	8.21%	3.81%

Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)

Table 5.5

Percentage of HMDA Loans Originated and Purchased for MODERATE INCOME BORROWERS								
Similarly Situated Banks in AA	2017		2018		2019		Average	
	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount	% Loan Count	% Loan Amount
First Internet Bank of Indiana	10.86%	4.89%	13.16%	4.78%	14.32%	6.14%	12.78%	5.27%
Bank of America, NA	16.18%	7.72%	19.00%	10.42%	26.56%	16.24%	20.58%	11.46%
Home Bank	24.48%	18.56%	22.26%	14.96%	19.70%	13.71%	22.15%	15.75%
Star Financial Bank	23.53%	8.34%	20.60%	8.92%	20.13%	8.95%	21.42%	8.74%
USAA Federal Savings Bank	23.57%	17.79%	22.98%	15.97%	19.65%	14.21%	22.07%	15.99%
US Bank	2.66%	2.08%	2.40%	1.33%	14.63%	9.29%	6.57%	4.24%
Average	18.09%	10.90%	17.45%	10.32%	20.13%	12.48%	18.56%	11.23%

Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)

The basis for test 5 is summarized in Table 5.6 below. The table provides First Internet Bank's dollar-based total volume of loans made in low and moderate income tracts plus loans made to low and moderate income borrowers from 2017-2019 compared to loans made in the overall assessment area. A loan to an LMI borrower in an LMI tract cannot be added twice in this calculation.

Table 5.6

First Internet Bank Mortgage Lending to LMI Tracts and Borrowers in AA (\$000) - HMDA Originated & Purchased				
	2017	2018	2019	Avg
Lending to LMI Tracts and Borrowers in AA ¹	\$ 15,396	\$ 20,743	\$ 23,450	\$ 19,863
Lending in AA, Prior Year-end (2016-2018)	\$ 112,968	\$ 101,709	\$ 127,838	\$ 114,172
Lending to LMI Tracts and Borrowers in AA	13.63%	20.39%	18.34%	17.46%

Source: FFIEC.gov>Data Publication>Modified Loan/Application Register LAR (2017-2019)

¹ Total Loans in LMI Tracts and to LMI Borrowers in AA, without double counting across populations

First Internet Bank has created the following residential mortgage lending tests by which its CRA performance shall be measured. The section entitled "Determination of Rating", later in this document, outlines the process by which the overall performance rating for the Bank under the Plan will be determined.

Mortgage Lending Tests: First Internet Bank will be evaluated on the number (#) and amount (\$) of HMDA residential mortgage loans for home purchase, home improvement, and home refinances made in low or moderate income tracts and/or to low or moderate income individuals in the Bank's assessment area (AA). This will include both originated and purchased loans.

Based on the analysis of the information presented above, the mortgage lending scorecard is located in Table 5.7 below. Beneath the table are statistics within each of the tests.

Table 5.7

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Test 1: Geographic – Percentage of mortgage loans (#) in AA made in low-income tracts	Calendar Year 2021 - 2023	<1.95%	1.95%-3.11%	3.12%-4.68%	>4.68%
Test 2: Geographic – Percentage of mortgage loans (#) in AA made in moderate-income tracts	Calendar Year 2021 - 2023	<7.33%	7.33%-11.71%	11.72%-17.58%	>17.58%
Test 3: Borrower – Percentage of mortgage loans (#) in AA made to low-income individuals	Calendar Year 2021 - 2023	<4.11%	4.11%-6.56%	6.57%-9.85%	>9.85%
Test 4: Borrower – Percentage of mortgage loans (#) in AA made to moderate-income individuals	Calendar Year 2021 - 2023	<9.28%	9.28%-14.84%	14.85%-22.27%	>22.27%
Test 5: Percentage of mortgage loans (\$) in LMI tracts + to LMI individuals in AA to prior year total HMDA loans in AA	Calendar Year 2021 - 2023	<8.73%	8.73%-13.96%	13.97%-20.95%	>20.95%

For Test 1, the average performance of similarly situated banks, excluding First Internet Bank, was 3.90% from 2017-2019. The range was 2.49% - 6.69%. To determine the goals, we calculated the lower thresholds for Needs to Improve and Satisfactory ratings and the upper threshold for Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. First Internet Bank's 2017, 2018 and 2019 performance was 5.92%, 5.26% and 9.39%, respectively.

For Test 2, the average performance of similarly situated banks, excluding First Internet Bank, was 14.65% from 2017-2019. The range was between 10.69% - 17.56%. To determine the goals, we calculated the lower thresholds for Needs to Improve and Satisfactory ratings and the upper threshold for Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. First Internet Bank's 2017, 2018 and 2019 performance was 6.91%, 20.18% and 14.08%, respectively.

For Test 3, the average performance of similarly situated banks, excluding First Internet Bank, was 8.21% from 2017-2019. The range was between 3.52% - 12.79%. To determine the goals, we calculated the lower thresholds for Needs to Improve and Satisfactory ratings and the upper threshold for Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. First Internet Bank's 2017, 2018 and 2019 performance was 5.59%, 6.73%, and 10.09%, respectively.

For Test 4, the average performance of similarly situated banks, excluding First Internet Bank, was

18.56% from 2017-2019. The range was between 6.57% - 22.15%. To determine the goals, we calculated the lower thresholds for Needs to Improve and Satisfactory ratings and the upper threshold for Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. First Internet Bank's 2017, 2018 and 2019 performance was 10.86%, 13.16% and 14.32%, respectively.

For Test 5, the average performance of First Internet Bank was 17.46% from 2017-2019. To determine the goals, we calculated the lower thresholds for Needs to Improve and Satisfactory ratings and the upper threshold for Satisfactory rating by multiplying the average performance by 50%, 80%, and 120%, respectively. First Internet Bank's 2017, 2018 and 2019 performance was 13.63%, 20.39% and 18.34%, respectively.

Conclusion

First Internet Bank is a branchless bank accepting mortgage applications wherever there is an internet connection or cell phone service. First Internet Bank was founded on the idea of an online only bank with a national footprint, and that remains our strategic objective. The Bank does not have a branch network to provide visibility within the assessment area, and advertising is conducted through a nationwide platform across all markets.

The Bank's performance goals are reflective of the historical performance and business model, with a commitment to improving our reach to low and moderate income borrowers. Given our business model, our in-house originations are unlikely to bridge the gap between the lending levels we believe we can achieve and the performance of similarly situation banks. Performance goals take into account both the HMDA average performance of similarly situated banks and the Bank's historical performance.

First Internet Bank has adopted goals to lend in low or moderate income tracts and to low and moderate income borrowers as a percentage of originated and purchased loans in our assessment area. The Bank recognizes that inclusion of a mortgage lending test within the Plan is representative of its commitment to mortgage lending within the organization.

Small Business Lending Activities

Small business products and services are important to the Bank's ability to be a full-service bank for all customers and provide diversity within our portfolio. However, local traditional business lending is not currently included in the Bank's growth strategy.

In line with the Bank's nationwide footprint and geographically diverse portfolio, First Internet Bank has commercial lending initiatives that reach a number of small businesses. The Bank's formation of a SBA Lending group and partnership with Lendeavor, which offers healthcare practice financing in a nationwide footprint, are examples of initiatives that support small business loans.

In addition to internal originations, the Bank currently participates in these loan programs designed to facilitate small business financing to entities that do not have access to traditional financing. The programs include:

- *Indiana Community Business Credit Corporation ("ICBCC")*. ICBCC was formed to meet the need for medium- and long-term growth financing for promising firms that could not qualify for conventional loans. ICBCC manages a pool of risk capital provided by more than 30 Indiana banks to supplement conventional financing with additional growth capital. ICBCC steps in with mezzanine funding when a lender is not in a position to offer a conventional loan package that meets the borrower's needs. ICBCC project guidelines are to provide financing between \$200,000 and \$500,000, which is in line with First Internet Bank's small business loan definition of credit of \$1 million or less. First Internet Bank began participating in ICBCC in December 2004 to extend its capabilities related to serving the community. The Bank has pledged a line of credit for more than \$952,820.
- *Grameen America*. Grameen is a 501(c)(3) entity founded by Nobel Peace Prize recipient Muhammad Yunus. Grameen America is dedicated to transforming communities and fighting poverty. Grameen helps local women who live in poverty build small businesses to create better lives for their families by offering microloans (under \$1,500), training and support. The effort further works to establish savings relationships and credit histories for these new entrepreneurs. The Bank began partnering with Grameen in 2012 and has subsequently increased the line of credit to \$500,000. This partnership is supporting Grameen's efforts in the local market.
- *Grow Indianapolis Fund, LLC*. Grow Indianapolis was established to provide growth capital to companies located in distressed qualified census tracts based on the poverty rate, unemployment rate and the level of median family income. Entities applying for funding with Grow Indianapolis must be eligible for Local Initiative Support Corporation (LISC) services. Eligibility is certified by New Market Support Company (NMSC), as a subsidiary of LISC. First Internet Bank began a partnership with Grow Indianapolis Fund, LLC in 2017 with a \$3 million line of credit that has since been increased to \$6.2 million.
- *Flagship Enterprise Center (FEC)*. FEC was organized to foster economic and community development in and around Anderson, IN (Madison County) and to address economic, workforce development, and educational needs of the city. The organization uses the brand term "bankable" to reference its Loan Program. It works to finance, educate, and support small business owners with the goal of getting them to the point where their credit, financial standing, and business know-how qualifies them for traditional funding, or to make them "bankable." FEC nurtures new and established businesses through connections with experienced business owners, Anderson University's Falls School of Business faculty and students, venture capitalists, government entities, and technology personnel with the end goal being the creation of sustainable jobs. FEC was created through a unique partnership between Anderson University and the City of Anderson. Collaborating activities now also include

Purdue University Polytechnic and IVY Tech Community College. First Internet Bank provided the Center with a \$500,000 line of credit.

Small Business Lending Measurement

First Internet Bank has determined that there continues to be a need to facilitate economic development, and revitalization and stabilization of low and moderate income (LMI) geographies. There is also a need for credit among small businesses unable to secure complete financing from conventional sources.

Locally based small business lending remains a highly competitive market, in which a significant level of personal service is expected. The staffing along with geographical presence needed to be competitive in the marketplace does not align with First Internet Bank's branchless banking model. In order to develop a more accurate assessment of the Bank's lending, we examined lending data originated in our nine county assessment area in the aggregate, across similarly situated banks, as well as, the Bank's historical performance.

First Internet Bank identified performance in the aggregate and across similarly situated banks when establishing performance goals. In respect to small business lending, the Bank identified similarly situated banks within the assessment area and with limited brick and mortar representation. Like First Internet Bank, the banks shown in Table 5.8 include banks with 1-3 offices in the assessment area who made more than one small business loan. As such, these banks are considered similarly situated. Table 5.9 provides First Internet Bank's lending to small businesses in its assessment area from 2018-2020 as captured in the Bank's CRA Performance Evaluation. The volumes in Table 5.9 differ from Table 5.8 as the Bank's CRA Strategic Plan includes loans that are not reported in the annual CRA report provided by the Bank.

Table 5.8

Small Business Lending													
Similarly Situated Banks in AA	Number of Offices in AA	2017			2018			2019			Averages		
		Prior Year-end Assets (\$000)	Loans (\$ to Small Businesses in AA (\$000)	Loans (\$ as a Percentage of Assets	Prior Year-end Assets (\$000)	Loans (\$ to Small Businesses in AA (\$000)	Loans (\$ as a Percentage of Assets	Prior Year-end Assets (\$000)	Loans (\$ to Small Businesses in AA (\$000)	Loans (\$ as a Percentage of Assets	Prior Year-end Assets (\$000)	Loans (\$ to Small Businesses in AA (\$000)	Loans (\$ as a Percentage of Assets
First Internet Bank of Indiana	1	\$1,850,010	\$13,195	0.71%	\$2,764,317	\$14,590	0.53%	\$3,538,467	\$21,046	0.59%	\$2,717,598	\$16,277	0.60%
Bussey Bank	1	\$5,382,961	\$8,319	0.15%	\$7,112,397	\$11,674	0.16%	\$7,690,612	\$18,818	0.24%	\$6,728,657	\$12,937	0.19%
First Bank Richmond	1	\$691,031	\$7,445	1.08%	\$750,408	\$10,739	1.43%	\$844,978	\$9,798	1.16%	\$762,139	\$9,327	1.22%
Wells Fargo Bank, National Association	1	\$1,727,279,000	\$29,269	0.00%	\$1,747,398,000	\$51,428	0.00%	\$1,689,351,000	\$47,244	0.00%	\$1,721,342,667	\$42,647	0.00%
First Farmers Bank and Trust Company	2	\$1,612,900	\$12,086	0.75%	\$1,671,238	\$18,179	1.09%	\$1,743,398	\$8,130	0.47%	\$1,675,845	\$12,798	0.76%
Bank of America, National Association	3	\$1,677,490,000	\$14,229	0.00%	\$1,751,524,000	\$18,571	0.00%	\$1,782,639,000	\$24,173	0.00%	\$1,737,217,667	\$18,991	0.00%
Merchants Bank of Indiana	3	\$2,717,742	\$24,586	0.90%	\$3,394,682	\$22,101	0.65%	\$3,710,275	\$24,545	0.66%	\$3,274,233	\$23,744	0.73%
Source: FIDC Summary of Deposits											Average =>		0.48%
Source: FFIEC.gov>UBPR Reports>Call Report (Schedule RC, Item 12)											Average ex 0% =>		0.73%
Source: FFIEC.gov>CRA>Aggregate Report>County (Table 1-1a)													

Table 5.9

First Internet Bank Small Business Lending in AA (\$000)				
	2018	2019	2020	Avg
Lending to Small Businesses (\$000)	\$ 20,452	\$ 36,961	\$ 42,131	\$ 33,181
Assets, Prior Year-end (2017-2019) (\$000)	\$ 2,764,317	\$ 3,538,467	\$ 4,097,505	\$ 3,466,763
Lending to Small Businesses in AA/Prior Year-end Assets	0.74%	1.04%	1.03%	0.94%
Source: First Internet Bank CRA Performance Evaluation				

In order to establish small business lending goals to small businesses with annual revenue of less than or equal to \$1 million and within LMI tracts in its assessment area, First Internet Bank reviewed demographic, as well as, aggregate and First Internet Bank data, as provided in Tables 5.10 – 5.15. The data reflects the aggregate and bank lending performance to small businesses with annual revenue of less than or equal to \$1 million, and aggregate and bank lending

performance within low and moderate income tracts. The Bank's third-party service provider, RATA Associates, LLC, provided geographic data for businesses in the assessment area; there are 91,510 businesses in the assessment area with 11,338 (12.39%) in low income tracts and 20,828 (22.76%) in moderate income tracts. The Bank's established performance goals align with the data reviewed.

Table 5.10

Small Business Aggregate Lending Data for Assessment Area - Revenue ≤ \$1MM						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Loans to Businesses with Gross Annual Revenues ≤ \$1MM (#)	Loans to Businesses with Gross Annual Revenues ≤ \$1MM (\$000)	Percentage of Aggregate Lending (#) to Small Businesses ≤ \$1MM in Revenue in AA	Percentage of Aggregate Lending (\$) to Small Businesses ≤ \$1MM in Revenue in AA
2017	30,099	\$1,614,628	14,279	\$521,652	47.44%	32.31%
2018	32,217	\$1,602,985	13,989	\$518,074	43.42%	32.32%
2019	34,692	\$1,713,816	16,213	\$504,196	46.73%	29.42%
Totals	97,008	\$4,931,429	44,481	\$1,543,922	45.85%	31.31%
Source: FFIEC.gov/CRA>Aggregate>MSA>County (Table 1-1)						

Table 5.11

First Internet Bank - Small Business Lending Data for Assessment Area - Revenue ≤ \$1MM						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Loans to Businesses with Gross Annual Revenues ≤ \$1MM (#)	Loans to Businesses with Gross Annual Revenues ≤ \$1MM (\$000)	Percentage of Bank Lending (#) to Small Businesses ≤ \$1MM in Revenue in AA	Percentage of Bank Lending (\$) to Small Businesses ≤ \$1MM in Revenue in AA
2017	84	\$25,202	15	\$3,444	17.86%	13.67%
2018	80	\$20,452	19	\$5,751	23.75%	28.12%
2019	119	\$36,961	44	\$14,055	36.97%	38.03%
Totals	283	\$82,616	78	\$23,250	27.56%	28.14%
Source: First Internet Bank						

Table 5.12

Small Business Aggregate Lending Data for Assessment Area - Low Income Tracts						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Small Business Loans Originated in Low Income Tracts (#)	Small Business Loans Originated in Low Income Tracts (\$)	Percentage of Aggregate Lending (#) to Low Income Tracts in AA	Percentage of Aggregate Lending (\$) to Low Income Tracts in AA
2017	30,099	\$1,614,628	2,443	\$179,110	8.12%	11.09%
2018	32,217	\$1,602,985	2,520	\$170,522	7.82%	10.64%
2019	34,692	\$1,713,816	2,804	\$185,200	8.08%	10.81%
Totals	97,008	\$4,931,429	7,767	\$534,832	8.01%	10.85%
Source: FFIEC.gov/CRA>Aggregate>MSA>County (Table 1-1)						

Table 5.13

First Internet Bank - Small Business Lending Data for Assessment Area - Low Income Tracts						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Small Business Loans Originated in Low Income Tracts (#)	Small Business Loans Originated in Low Income Tracts (\$)	Percentage of Bank Lending (#) to Low Income Tracts in AA	Percentage of Bank Lending (\$) to Low Income Tracts in AA
2017	84	\$25,202	24	\$4,781	28.57%	18.97%
2018	80	\$20,452	18	\$5,716	22.50%	27.95%
2019	119	\$36,961	20	\$5,818	16.81%	15.74%
Totals	283	\$82,616	62	\$16,315	21.91%	19.75%
Source: First Internet Bank						

Table 5.14

Small Business Aggregate Lending Data for Assessment Area - Moderate Income Tracts						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Small Business Loans Originated in Moderate Income Tracts (#)	Small Business Loans Originated in Moderate Income Tracts (\$)	Percentage of Aggregate Lending (#) to Moderate Income Tracts in AA	Percentage of Aggregate Lending (\$ to Moderate Income Tracts in AA
2017	30,099	\$1,614,628	4,884	\$262,223	16.23%	16.24%
2018	32,217	\$1,602,985	5,289	\$286,273	16.42%	17.86%
2019	34,692	\$1,713,816	5,788	\$312,871	16.68%	18.26%
Totals	97,008	\$4,931,429	15,961	\$861,367	16.45%	17.47%

Source: FFIEC.gov/CRA>Aggregate>MSA>County (Table 1-1)

Table 5.15

First Internet Bank - Small Business Lending Data for Assessment Area - Moderate Income Tracts						
	Small Business Loans Originated in AA (#)	Small Business Loans Originated in AA (\$000)	Small Business Loans Originated in Moderate Income Tracts (#)	Small Business Loans Originated in Moderate Income Tracts (\$)	Percentage of Bank Lending (#) to Moderate Income Tracts in AA	Percentage of Bank Lending (\$) to Moderate Income Tracts in AA
2017	84	\$25,202	10	\$3,152	11.90%	12.51%
2018	80	\$20,452	12	\$3,426	15.00%	16.75%
2019	119	\$36,961	27	\$9,033	22.69%	24.44%
Totals	283	\$82,616	49	\$15,611	17.31%	18.90%

Source: First Internet Bank

First Internet Bank is committed to maintaining its performance in small business lending. First Internet Bank has created the following small business lending tests by which its CRA performance shall be measured. The section entitled “Determination of Rating”, later in this document, outlines the process by which the overall performance rating for the Bank under the Plan will be measured.

Small Business Lending Tests: First Internet Bank will be evaluated on the small business commitment amount for lines and origination amount for loans made in the assessment area as a percentage of the Bank’s prior year-end total assets. Additionally, the Bank will be evaluated on the percentage of small business loans and lines made to small business borrowers, in low-income tracts, and/or in moderate-income tracts. Originations, renewals and purchases completed in the review year will be included in performance goals. Small business loans and lines will be defined as those reported in the Call Report RC-C part II schedule and reported under CRA large institution lending requirements. Additionally, participation in lending programs designed to provide funding to small businesses that would otherwise not have access to traditional financing will count toward the Bank’s goal, even if the total commitment to the program exceeds \$1 million dollars. First Internet Bank participates in Grow Indianapolis LLC, a New Markets Tax Credit loan fund totaling \$6.2 million. While the Bank’s commitment may exceed \$1 million in total, the line of credit is for individual small business financing. SBA loans that exceed \$1 million will also be considered for tests 6-9, but cannot also be included under another performance goal. In regards to Grow Indianapolis the full line of credit will be considered only under Test 6, the individual loans originated under the program will not be included in test 7, 8, or 9. This and similar programs will be considered under the small business lending test. Tests 6 – 9 are described in Table 5.16 below.

Based on the analysis of the information presented above, the small business lending scorecard is located in Table 5.16 below. Beneath the table are statistics within each of the tests.

Table 5.16

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Test 6: Percentage of small business loan commitments (\$) in AA to prior year-end total assets	Calendar Year 2021 - 2023	<0.47%	0.47% - 0.74%	0.75% - 1.13%	>1.13%
Test 7: Percentage of small business loan commitments (\$) in AA made to borrowers with ≤ \$1MM in revenue	Calendar Year 2021 - 2023	<15.66%	15.66% - 25.04%	25.05%-37.57%	>37.57%
Test 8: Percentage of small business loan commitments (\$) in AA made in low-income tracts	Calendar Year 2021 - 2023	<5.43%	5.43% - 8.67%	8.68% - 13.02%	>13.02%
Test 9: Percentage of small business loan commitments (\$) in AA made in moderate-income tracts	Calendar Year 2021 - 2023	<8.74%	8.74% - 13.97%	13.98% - 20.96%	>20.96%

The basis for Test 6 considers data from Table 5.9. The average performance of First Internet Bank, from 2018-2020 was 0.94%. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.9, First Internet Bank's 2018, 2019 and 2020 performance was 0.74%, 1.04%, and 1.03%, respectively.

For Test 7, the aggregate lending data shows that an average of 31.31% of loans were made to businesses with annual revenue less than or equal to \$1 million in 2017-2019, across all counties in the assessment area. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.11, First Internet Bank's 2017, 2018 and 2019 performance was 13.67%, 28.12% and 38.03%, respectively.

For Test 8, the aggregate lending data shows that an average of 10.85% of loans were made in low income tracts in 2017-2019, across all counties in the assessment area. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.13, First Internet Bank's 2017, 2018 and 2019 performance was 18.97%, 27.95% and 15.74%, respectively.

For Test 9, the aggregate lending data shows that an average of 17.47% of loans were made in moderate income tracts in 2017-2019, across all counties in the assessment area. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.15, First Internet Bank's 2017, 2018 and 2019 performance was 12.51%, 16.75% and 24.44%, respectively.

Conclusion

First Internet Bank is a branchless bank lending on a nationwide basis for the majority of its offers. First Internet Bank was founded on the idea of an online only bank with a national footprint, and that remains our strategic objective. The Bank does not have a branch network to provide visibility within the assessment area, and advertising is conducted through a nationwide platform across all markets.

The Bank's performance goals are reflective of its historical performance and business model, with a commitment to reaching small businesses and small businesses in low and moderate income tracts. Performance goals take into account the average performance of similarly situated banks, the aggregate performance in the Bank's assessment area, as well as, the Bank's historical performance.

First Internet Bank has adopted loan goals that allow us to address the credit needs of the assessment area. The Bank recognizes that inclusion of these tests within the Plan is representative of its commitment to small business lending within the organization.

Community Development Activities

First Internet Bank has determined that there continues to be a need to facilitate ongoing economic development, and revitalization and stabilization of low and moderate income (LMI) geographies. Additionally, there is a need for financial literacy training, credit counseling, and low- or no-cost banking services. In the arena of social services for LMI families in crisis, there is a need for access to basic shelter and food supplements. Community Development Activities consist of Community Development Loans, Investments, and Services. The Bank's performance goals for community development activities were developed to account for the performance of similarly situated banks, as well as, the Bank's historical performance.

Lending Activities

Loans and lines originated and renewed by First Internet Bank, as well as, participations and purchases of community development loans or lines within each year of review that are made within the assessment area or benefiting the assessment area will be considered under this test.

Indianapolis Neighborhood Housing Partnership (INHP) is the city's preeminent community development catalyst for successful homeownership and sustainable neighborhoods. The mission of INHP is to increase safe, decent, affordable housing opportunities that foster healthy, viable neighborhoods through classroom instruction and financial coaching designed to help homebuyers through each step of the home-buying process. INHP among other programs, provides home loans to select graduates of its program, using funds pledged by local financial institutions. Beyond the direct-to-consumer product First Internet Bank offers INHP clients, as referenced earlier in this Plan, First Internet Bank is a long-time participant in the INHP Loan Pool fund, providing a \$2,000,000 line of credit to enable the organization to fund mortgage loans for program participants. This commitment and others of a similar nature would count toward the Community Development Activities performance goal.

First Internet Bank may also move to support other emerging programs that demonstrate innovation and responsiveness to community development needs.

Investment Activities

First Internet Bank will make CRA-qualified community development investments in or to various organizations within the Bank's assessment area. Investment activities may include, but are not limited to:

- Investment Funds, such as the CRA Qualified Investment Fund with Community Capital Management, which offers investments in specific qualified investments within the assessment area. The earmarked investment is assessed to determine its innovativeness, complexity and responsiveness to credit and community development needs. The Fund seeks to provide current income consistent with the preservation of capital through investments in high-credit

- quality fixed income securities that support community development activities.
- Stock in community development and CRA lending corporations like the Indiana Community Business Credit Corporation. ICBCC provides credit to Indiana small businesses. An investment would represent an equity/ownership investment in a qualified company and would be different from participating in programs by providing various types of financing.
- Agencies that sell community development purpose mortgage-backed securities.
- Grants to community organizations that provide services to support a community development purpose.

First Internet Bank may also pursue other qualified investments that demonstrate innovation and responsiveness to needs within the Bank's assessment area.

Service Activities

Supporting the volunteer efforts of First Internet Bank employees is a key part of our community support and corporate culture.

In order to serve all customers in a manner that is fair, with services that are available to substantially all consumers across the country, First Internet Bank continues to:

- Offer account access 24 hours a day, 7 days a week, through its digital banking services
- Accept deposits through the US mail, direct deposit/ACH, wire transfers, remote and mobile deposit capture technology, and a deposit-taking ATM network
- Offer checking account services with maintenance fees that compare favorably with the national average

As captured in and consistent with the Bank's 2018-2020 CRA Strategic Plan, First Internet Bank supports its communities by providing technical assistance on financial matters to nonprofit and/or government organizations serving low- and moderate- income housing, economic revitalization, small businesses, community development organizations, and through the provision of credit counseling and/or developing and teaching financial education curriculum through schools' savings programs and to low- or moderate- income individuals in the assessment area. First Internet Bank relies on its officers and employees to meet the Bank's performance goal. The Bank encourages employee participation within the community by offering paid volunteer time off to employees participating in service-oriented activities occurring during typical business hours. Several employees hold board and committee positions with community organizations including, but not limited to, Starfish Initiative, Central Indiana Community Foundation, Indiana Community Business Credit Corporation, Kid's Voice of Indiana, Community Alliance of the Far Eastside, United North East Community Development Corporation, ACE Prep Academy, Near North Development Corporation, Indianapolis Neighborhood Housing Partnership, United Way of Central Indiana, and IMPACT Central Indiana.

The following provides additional details on and examples of organizations to which employees have rendered such community services. Only qualified service activities as defined by the CRA regulation, rendered to such organizations, will receive CRA credit:

- Indianapolis was named one of seven winning cities for the US2020 STEM mentoring program in response to a national call to action to generate large-scale, innovative solutions to the nation's STEM (science, technology, engineering and math) education and workforce challenges. The US2020 program is specifically focused on increasing opportunities for girls, underrepresented minorities, and children from low-income families. Employees of First Internet Bank partnered to provide tutoring and mentoring in math, financial literacy, and

technology programs.

- United North East Community Development Corporation is an organization whose primary mission is to build a better community and improve the quality of life in and around the area served in northeast Indianapolis. This involves redevelopment and revitalization efforts to stabilize and unite neighborhoods by developing strategic partnerships to provide affordable housing, create jobs, increase neighborhood assets, and attract business enterprises and commercial investment.
- Near North Community Development Corporation, whose mission is to facilitate the business and residential revitalization of the Near North area including creating capacity- building relationships with the community and the governmental, civic, and private organizations in order to effect sustaining change and community self-development within the Near North communities.
- Center for Working Families are friendly neighborhood centers where hardworking, low-income families can access a full range of services to help lift them out of poverty and achieve long-term financial stability. These services cover three areas: employment and career advancement, financial literacy and coaching, and access to income supports.
- Premier Capital Corporation has empowered more than 800 Indiana businesses by serving as one of the state's leading certified development companies accredited by the U.S. Small Business Administration. The SBA's 504 Loan Program is a partnership between Premier Capital and a lender to provide permanent financing to eligible businesses for the purchase, renovation or expansion of owner-occupied commercial real estate or fixed equipment.
- Area school programs and Junior Achievement activities targeted to students from schools for which greater than 50% of the student population qualify for free and reduced lunch, with the goal of partnering to develop and deliver financially oriented curriculum.
- United Way of Central Indiana fights for the education, financial stability, health and basic needs of the community. Education programs include providing accessible child care through an Indianapolis preschool scholarship program, tutoring and developing early reading skills in youth. United Way is facilitating programs and resources to enable families to achieve stable employment and financial literacy. This includes partnering with the Center for Working Families, as mentioned above, and facilitating Indy Free Tax Preparation to ensure eligible residents receive appropriate tax credits and deductions. United Way's health program Jump IN is a collaborative effort among businesses, civic and academic groups to reduce and prevent childhood obesity. Jump IN includes school- based initiatives, employer wellness, public education and resources. These are just a few examples of the United Way programs aimed at community development. Service hours and investments to the United Way will be assessed to ensure the program being supported meets the CRA definition of community development.
- Crossroads of America Boy Scouts of America (BSA) is an organization focused on turning youth into community stewards. Elements of financial literacy and community development are woven into all program offerings. This includes personal management merit badges earned as Boy Scouts, preparing budgets, discussing spending and saving habits, charitable giving, investments, loans and potential career aspirations. All Boy Scout programs include aspects of community stewardship, from litter pick up and food drives to sponsoring, funding and building playgrounds. Programming includes Reaching for Tomorrow, an in-school character education program. 82% of the youth in this program are from schools with 85%+ youth in free and reduced lunch. Crossroads of America BSA offers camp scholarships to all Boy Scouts in need of financial assistance.
- The Women's Fund of Central Indiana is a CICF fund, targeted to the special interest of women. More than 50% of grants from the Women's Fund have gone to assisting low-income working women in providing quality childcare and economic empowerment to enable women in the program to be economically self-sufficient. Other funding goes to

organizations addressing domestic violence and offering self-development services to young girls.

Community Development Measurements

Lending and Investment Measurement

In order to develop a more accurate assessment of the Bank's community development lending and investment activities, we examined lending and investment data in our nine county assessment area across similarly situated banks, as well as, the Bank's historical performance.

First Internet Bank identified performance across similarly situated banks when establishing performance goals. In respect to community development lending and investment activities, the Bank identified similarly situated banks within the assessment area and with limited brick and mortar representation. Like First Internet Bank, the banks shown in Table 5.17 include banks with 1-3 offices in the assessment area whose CRA performance evaluation provided data on one or more counties in First Internet Bank's assessment area. As such, these banks are considered similarly situated.

Table 5.17

Community Development (CD) Lending and New Investments in AA Deposit ¹							
Similarly Situated Banks in AA	Performance Evaluation Period / Months	Total Deposits 6/30/XX of Performance Evaluation Period (000's)	Performance Evaluation CD Loans (000's)	CD Loans 12 Month Average During Evaluation Period (000's)	Performance Evaluation CD Investments and Donations (000's)	New CD Investments 12 Month Average During Evaluation Period (000's)	Percentage of Avg CD Lending and New Investments to Deposits
First Internet Bank of Indiana ²	1/1/2017-12/31/2019 / 36 months	\$639,540	\$16,120	\$5,373	\$110,887	\$36,962	6.62%
Bussey Bank	9/30/2015-1/14/2019 / 39 months	\$53,791	\$32,499	\$10,000	\$113	\$35	18.65%
First Bank Richmond	2/3/2014-3/4/2019 / 61 months	\$33,410	\$68	\$13	\$16	\$3	0.05%
First Farmers Bank and Trust Company	8/4/2015-9/25/2017 / 26 months	\$73,627	\$0	\$0	\$2	\$1	0.00%
Merchants Bank of Indiana	11/30/2016-12/31/2018 / 25 months	\$1,704,209	\$84,342	\$40,484	\$60,816	\$29,192	4.09%
Average, excluding First Internet Bank and First Farmers B&T							7.60%
Source: Community Reinvestment Act Performance Evaluations							
Source: FDIC Summary of Deposits Indianapolis-Camel-Anderson, IN Market Share, Inside of Market (except First Internet Bank)							
¹ Indianapolis-Camel-Anderson MSA for similarly-situated banks							
² 2017-2019 Bank Data, Deposits as of 12/31/2019							

Table 5.18

First Internet Bank - Community Development Lending and Investments						
	Deposits in AA (000's)	Community Development Loans		Community Development Investments		Percentage of Avg CD Lending and Investments to Deposits
		#	\$ (000's)	#	\$ (000's)	
2017	\$365,442	See note	See note	5	5,977	1.64%
2018	\$515,513	6	\$15,345	30	46,728	12.04%
2019	\$639,540	1	\$775	39	52,800	8.38%
Source: First Internet Bank						
Note: In 2017, Bank operated under its 2015-2017 CRA Strategic Plan which did not detail community development lending as a goal, therefore, data was not compiled.						
2019 Deposits were determined by geocoding the Bank's deposits to identify those within the Bank's assessment area to arrive at "2019 Deposits in AA". For 2017 and 2018 Deposits in AA, the Bank calculated the "2019 Deposits in AA" divided by the Bank's Total Deposits as captured in the 12/31/2019 Call Report, Schedule RC, Item 13a and then applied that percentage to the 12/31/2017 and 12/31/2018 Total Deposits as captured in the respective Call Reports to arrive at "2017 Deposits in AA" and "2018 Deposits in AA".						

Table 5.19

First Internet Bank - Community Development Investments			
	Deposits in AA (000's)	Community Development Existing and New Investments (000's)	Percentage of CD Investments to Deposits
2017	\$365,442	\$5,977	1.64%
2018	\$515,513	\$46,800	9.08%
2019	\$639,540	\$52,800	8.26%
Average	\$506,832	\$35,192	6.32%
Average, excluding 2017			8.67%
Source for Investments: 2017: First Internet Bank, 2018-2019: First Internet Bank CRA Performance Evaluation 2019 Deposits were determined by geocoding the Bank's deposits to identify those within the Bank's assessment area to arrive at "2019 Deposits in AA". For 2017 and 2018 Deposits in AA, the Bank calculated the "2019 Deposits in AA" divided by the Bank's Total Deposits as captured in the 12/31/2019 Call Report, Schedule RC, Item 13a and then applied that percentage to the 12/31/2017 and 12/31/2018 Total Deposits as captured in the respective Call Reports to arrive at "2017 Deposits in AA" and "2018 Deposits in AA".			

Lending and Investment Tests: *New Community Development Lending and Investment Activities will be evaluated on the origination amount for loans, the commitment amount for lines, and the purchase price for new CRA-qualified investments and grants, as a percentage of prior year-end total deposits in the assessment area. The test includes, but is not limited to, loans and lines originated and renewed by First Internet Bank, as well as, participation and purchases of Community Development loans or lines within each year of review. Investment Activities will also be measured on a cumulative basis as follows: The annual average of the quarterly fair market value of all CRA qualified investments outstanding as of the last day of each quarter, as a percentage of prior year-end total deposits in the assessment area. Only activities within the assessment area or benefiting the assessment area will be considered under this test. However, qualified CRA community development loans, investments, financial services and technical assistance to Minority Depository Institutions will also be considered in accordance with the CRA rules and regulations.*

Based on the analysis of the information presented above, the community development loans and investments scorecard is located in Table 5.20.

Table 5.20

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Test 10: Community Development Loans and New Investments per Deposit in AA	Calendar Year 2021 - 2023	<3.80%	3.80%-6.07%	6.08%-9.12%	>9.12%
Test 11: Community Development Investments (Existing + New) per Deposit in AA	Calendar Year 2021 - 2023	<6.25%	6.25%-9.99%	10.00%-15.00%	>15.00%

For Test 10, the average performance of the similarly situated banks, excluding First Internet Bank was 5.70%, however the range was large (0.00%-18.65%). Excluding the bank with 0.00%, the average was 7.60%. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.18, First Internet Bank's 2017, 2018 and 2019 performance was 1.64%, 12.04%, and 8.38%, respectively. .

For Test 11, the average CRA-qualified investments of First Internet Bank from 2018-2019 of its prior year-end deposits in the assessment area was 8.67%. To reflect the Bank's ongoing growth and commitment to its assessment area, the goal was based on meeting a Satisfactory level of 10%. To determine the goals, we calculated the lower thresholds for the Need to Improve and Satisfactory ratings and the upper threshold for the Satisfactory rating by multiplying the average performance by 50%, 80% and 120%, respectively. As shown in Table 5.19, First Internet Bank's 2017, 2018 and 2019 performance was 1.64%, 9.08%, and 8.26%, respectively.

This approach to evaluating qualifying activities allows for setting a measureable goal in assessing a bank's community development lending and investment performance in the Bank's assessment area.

Service Measurement

Consistent with the Bank's nationwide business model and growth, as the Bank's employee base grows, the Bank hires some employees located outside the assessment area; those employees have no opportunity to contribute meaningful CRA qualified community development service hours to the assessment area and are, therefore, excluded from the service hour per employee calculation. Over the three year period from 2017 – 2019, 86% of the Bank's employees work and/or reside within the nine county assessment area. The Bank has chosen to use the service hours for employees who are positioned to impact its assessment area.

Table 5.21 represents the most recent three year history of CRA qualified community development service hours.

Table 5.21

Community Service History			
Year	Community Service Hours	Number of Employees*	Service Hours/Employee
2018	421.50	178	2.37
2019	450.75	183	2.46
2020	514.00	207	2.48
*The number of employees used for calculation (the denominator) is as of the prior year-end and only includes employees who work and/or reside in the assessment area.			
Source: First Internet Bank			

Service Test: First Internet Bank will be evaluated on the number of qualifying service hours per employee who works and/or resides in the assessment area at the end of the previous year-end.

Table 5.22

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Test 12: Service hours per employee who work/reside in AA	Calendar years 2021 - 2023	<1.00	1.00-1.99	2.00-3.00	>3.00

Conclusion

First Internet Bank is a branchless bank lending on a nationwide basis and its headquarters and the majority of its staffing resides within the nine county assessment area. First Internet Bank was founded on the idea of an online only bank with a national footprint, and that remains our strategic objective. The Bank does not have a branch network to provide visibility within the assessment area, and advertising is conducted through a nationwide platform across all markets.

The Bank's performance goals are reflective of the historical performance and business model, with a commitment to focusing on community development in the area in which our associates reside and a significant percentage of our deposits are gathered. The performance goals take into account both the average performance of similarly situated banks and the Bank's historical performance.

First Internet Bank has adopted community development goals that allow us to address the needs of the assessment area. The Bank recognizes that inclusion of these tests within the Plan is representative of its commitment to the community in which we reside.

Determination of Rating

First Internet Bank has established specific goals in the areas of Lending and Community Development. Each category includes criteria to achieve a “Satisfactory” and an “Outstanding” rating. Each rating achieved receives a point allocation. Performance will be assessed each calendar year and an overall Institution rating will be determined based on points allocated from each test’s performance. This is illustrated in the chart below (Table 5.23).

Table 5.23

Criteria	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
CRA Lending Measurement - Residential Lending				
Test 1: Geographic – Percentage of mortgage loans (#) in AA made in low-income tracts	-2	0	2	4
Test 2: Geographic – Percentage of mortgage loans (#) in AA made in moderate-income tracts	-2	0	2	4
Test 3: Borrower – Percentage of mortgage loans (#) in AA made to low-income individuals	-2	0	2	4
Test 4: Borrower – Percentage of mortgage loans (#) in AA made to moderate-income individuals	-2	0	2	4
Test 5: Percentage of mortgage loans (\$) in LMI tracts + to LMI individuals in AA to prior year total HMDA loans in AA	-2	0	2	4
CRA Lending Measurement – Small Business Lending				
Test 6: Percentage of small business loan commitments (\$) in AA to prior year-end total assets	-2	0	2	4
Test 7: Percentage of small business loan commitments (\$) in AA made to borrowers with ≤ \$1MM in revenue	-2	0	2	4
Test 8: Percentage of small business loan commitments (\$) in AA made in low-income tracts	-2	0	2	4
Test 9: Percentage of small business loan commitments (\$) in AA made in moderate-income tracts	-2	0	2	4
Community Development Activity				
Test 10: Community Development Loans and New Investments per Deposit in AA	-2	0	2	4
Test 11: Community Development Investments (Existing + New) per Deposit in AA	-2	0	2	4
Test 12: Community Development Service Hours per Employee in AA	-2	0	2	4
Total Overall Bank Rating			24-36	36-48

If First Internet Bank does not meet the minimum guidelines to achieve a “Satisfactory” rating overall, the Bank shall be evaluated under the Large Bank guidelines for CRA performance.

Performance Tracking

The Bank will monitor performance quarterly throughout the year and present to the Board the year-to-date performance. The CRA performance results and overall institution rating will be presented to the Board using the chart below (Table 5.24).

Table 5.24

Criteria	Satisfactory	Outstanding	Current Performance	Current Rating
CRA Lending Measurement - Residential Lending				
Test 1: Geographic – Percentage of mortgage loans (#) in AA made in low-income tracts	3.12%-4.68%	>4.68%		
Test 2: Geographic – Percentage of mortgage loans (#) in AA made in moderate-income tracts	11.72%-17.58%	>17.58%		
Test 3: Borrower – Percentage of mortgage loans (#) in AA made to low-income individuals	6.57%-9.85%	>9.85%		
Test 4: Borrower – Percentage of mortgage loans (#) in AA made to moderate-income individuals	14.85%-22.27%	>22.27%		
Test 5: Percentage of mortgage loans (\$) in LMI tracts + to LMI individuals in AA to prior year total HMDA loans in AA	13.97%-20.95%	>20.95%		
CRA Lending Measurement – Small Business Lending				
Test 6: Percentage of small business loan commitments (\$) in AA to prior year-end total assets	0.75% - 1.13%	>1.13%		
Test 7: Percentage of small business loan commitments (\$) in AA made to borrowers with ≤ \$1MM in revenue	25.05%-37.57%	>37.57%		
Test 8: Percentage of small business loan commitments (\$) in AA made in low-income tracts	8.68% - 13.02%	>13.02%		
Test 9: Percentage of small business loan commitments (\$) in AA made in moderate-income tracts	13.98% - 20.96%	>20.96%		
Community Development Activity				
Test 10: Community Development Loans and New Investments per Deposit in AA	6.08%-9.12%	>9.12%		
Test 11: Community Development Investments (Existing + New) per Deposit in AA	10.00%-15.00%	>15.00%		
Test 12: Community Development Service Hours per Employee in AA	2.00-3.00	>3.00		
Total Points				

Appendices

- Appendix A: First Internet Bank Deposit Product List
- Appendix B: First Internet Bank Lending Product List
- Appendix C: First Internet Bank Lending Product Portfolio Distribution
- Appendix D: Map of Indiana Assessment Area
- Appendix E: Published Public Notice

Appendix A: First Internet Bank Deposit Products

Consumer Deposit	Commercial Deposit
Interest Checking	Small Business Checking
Free Checking	Commercial Checking
Health Savings Accounts	
Savings Accounts	
Money Market Savings Accounts	
Certificates of Deposits	

Appendix B: First Internet Bank Lending Products

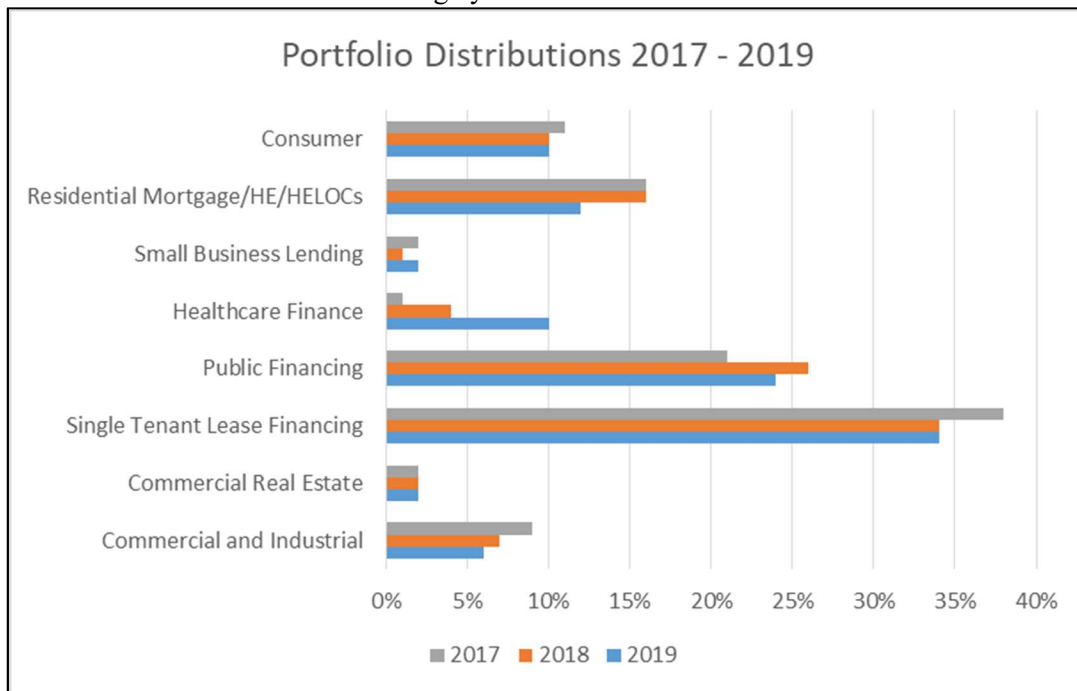
Consumer Lending	Commercial Lending
Residential Mortgage	Small Business Lending
Home Equity Loans	Commercial Real Estate
Automobile	Single Tenant Lease Financing
Horse Trailer Loans	Public Finance
RV Loans	Healthcare Finance
Credit Cards	

Appendix C: First Internet Bank Lending Portfolio Distribution

Portfolio distributions (in dollars) from 2017 through year-end 2019

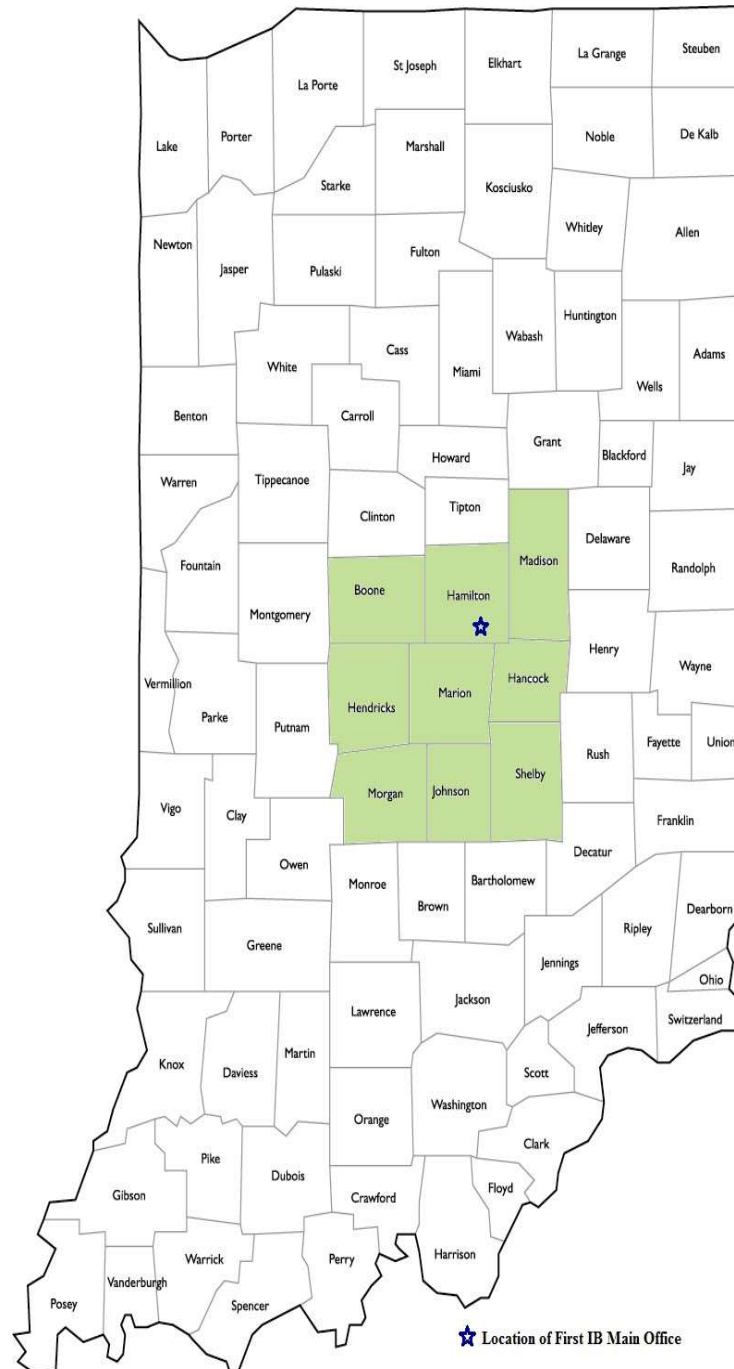
<i>Dollars in thousands</i>	2017	2018	2019
Commercial loans			
Commercial and industrial	\$ 121,966	\$ 107,405	\$ 96,420
Owner-occupied commercial real estate	71,872	77,569	73,392
Investor commercial real estate	7,273	5,391	12,567
Construction	49,213	39,916	60,274
Single tenant lease financing	803,299	919,440	995,879
Public Finance	438,341	706,342	687,094
Healthcare Finance	31,573	117,007	300,612
Small Business Lending	4,870	17,370	60,279
Total commercial loans	1,528,407	1,990,440	2,286,517
Consumer loans			
Residential mortgage	299,935	399,898	313,849
Home equity	30,554	28,735	24,306
Other Consumer Loans	227,533	279,771	295,309
Total consumer loans	558,022	708,404	633,464
Net def. loan fees, prem. and disc.	4,764	17,384	43,566
Total loans	\$ 2,091,193	\$ 2,716,228	\$ 2,963,547

Portfolio distributions from 2017 through year-end 2019.



Appendix D: Map of Indiana Assessment Area

Map of First Internet Bank's Indiana Assessment Area: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan and Shelby Counties.



Appendix E: Published Public Notice

108 ■ THURSDAY, JULY 23, 2020 ■ INDYSTAR.COM

Public Notice

STATE OF INDIANA } IN THE MARION SUPERIOR COURT
COUNTY OF MARION } SS: CIVIL DIVISION, ROOM 11
CAUSE NO. 49D11-2002-DC-008997

IN RE THE MARRIAGE OF:

FUNMILAYO OLAIYA,
Petitioner,
and

OLANIYI T. OLAIYA,
Respondent.

SUMMONS

This summons is to the Respondent above-named, and to any other person who may be concerned. You are notified that you have been sued in the Marion Superior Court, Marion County, Indiana in an action entitled In Re the Marriage of Funmilayo Olaiya and Olaniyi T. Olaiya Cause No. 49D11-2002-DC-008997. The person named above as Petitioner. This summons by publication is specifically directed to Respondent above whose current address and whereabouts are unknown. The named Petitioner is represented by Swaray E. Conteh, Attorney at Law, The Law Office of Swaray Conteh, 3905 Vincennes Road, Suite 303 Indianapolis, Indiana 46226. The nature of this suit against you is a Petition for Dissolution of Marriage.

An answer or other response in writing to the petition must be filed either by you or your attorney within 30 days after the third notice of suit, and if you fail to do so, judgment by default may be rendered against you for the relief demanded by Petitioner.

If you have a claim for relief against the Petitioner arising from the same transaction or occurrence, you must assert it in your written answer or response.

Dated: 7/17/2020

Clark of the Marion Superior Court

(S - 7/19/20, 7/16/20, 7/23/20 - 0004272591) hspaxip

NOTICE OF PUBLIC HEARING ON ORDINANCE ANNEXING CERTAIN PROPERTY INTO THE TOWN PURSUANT TO A PETITION FOR VOLUNTARY ANNEXATION (PHILLIPS PROPERTY - LOCATED AT THE NORTHEAST CORNER OF THE INTERSECTION OF CR 625 AND US 136)

Pursuant to I.C. 36-4-3-5.1, the Town of Brownsburg (the "Town") gives notice of a public hearing to be conducted by the Brownsburg Town Council (the "Council") regarding an Ordinance for Voluntary Annexation (the "Ordinance"), which pursuant to the request of the Betty Joan Phillips Trust (the "Petitioner") as set forth in the Petition for Voluntary Annexation that was filed with the Town on Tuesday, July 14, 2020, propose to annex certain property owned by the Petitioner into the Town. The property proposed to be annexed is located generally at the northeast corner of the intersection of CR 625 and US 136, Brownsburg, Indiana 46112 (Parcel ID No. 32-07-03-300-006-000-015), consists of approximately ± 41.54 acres and is currently located outside the Town's corporate boundaries (the "Property"). A copy of the legal description of the Property will be on file at the Office of the Town Manager located at 61 N. Green Street, Brownsburg, Indiana 46112. The public hearing will be held at 7:00 p.m. on Thursday, August 13, 2020 in the Council Meeting Room located at Brownsburg Town Hall, 61 N. Green Street, Brownsburg, Indiana, where all interested parties will be given an opportunity to testify regarding this proposed voluntary annexation into the Town. A complete copy of the Ordinance, the full legal description, and related documents shall be made available by the Office of the Town Manager upon request.

Dated this 23rd day of July 2020.

Ann Hathaway, Clerk-Treasurer
Town of Brownsburg, Indiana

(S - 7/23/20 - 0004294243) hspaxip

STATE OF INDIANA } IN THE MARION COUNTY CIRCUIT COURT
COUNTY OF MARION } CAUSE NO. 49C01-2007-MI-022075

IN RE THE NAME CHANGE OF:

REDA M ABBOTT WILKERSON
Petitioner

NOTICE OF PETITION FOR CHANGE OF NAME

REDA M ABBOTT WILKERSON, whose mailing address is 7945 Alamoza Lane, Indianapolis, IN 46236, in the Marion County, Indiana, hereby gives notice that REDA M ABBOTT WILKERSON has filed a petition in the Marion County Court requesting that her name be changed to REDA MAE ABBOTT. Notice is further given that the hearing will be held on said Petition on Friday, September 25, 2020 at 9:00 a.m.

/s/ REDA M ABBOTT WILKERSON /s/ Sheryl Lynch
Petitioner Judicial Officer
Date: July 8, 2020

INI - 7/23/20, 7/30/20, 8/6/20 - 0004294417 hspaxip

Public Notice

STATE OF INDIANA } IN THE MARION SUPERIOR COURT
COUNTY OF MARION } SS: CIVIL DIVISION
CAUSE NO. 49C01-2001-MI-004495

RE: The Change of Name of:
TEMILOLUWA ANUOLUWAPO FAGBEWESA-BROWN,
By next of Kin:
Clement Ademola Adajayi
Petitioner.

PUBLISHED NOTICE OF NAME CHANGE AND ORDER SETTING HEARING

Temiloluwa Anuoluwaopo Fagbewesa-Brown, by Next of Kin, Clement Ademola Adajayi, whose mailing address is 7154 Whartside Lane, Apt. 88, Indianapolis, Indiana 46214, Marion County, Indiana, hereby gives notice that he has filed a petition in the Marion County Circuit Court requesting that his name be changed from Temiloluwa Anuoluwaopo Fagbewesa-Brown to Precious Temiloluwa Adajayi so that she may use the name Precious Temiloluwa Adajayi from here forth. Notice is further given that a hearing will be held on said Petition on August 18, 2020, at 9:00 a.m. in the Marion County Circuit Court, at 200 East Washington Street, Room W506, City-County Building, Indianapolis, IN 46204.

/s/ Myla A. Eldridge
Clerk, Marion County

(S - 7/19/20, 7/16/20, 7/23/20 - 0004272666) hspaxip

Sale to be held 8/7/20 @ 10am, @ Pro Tow 3350 Sutherland Ave.08
1G2Z05781410556 \$2,000.00 Old 1G3NL52P6C15537
\$2,000.00 Hon JH2RC190XGM202734 \$2,000.15 Kja
KNA6M4A79F564837 \$2,000.10 Chr 1G3CC4F82AN169370
\$2,000.05 Bmw WBA NA5395S863783 \$2,000.98 Old
1G4DX0E2W0317553 \$2,000.01 Kia KNDJ0723615018263
\$2,000.08 Chr ZCJA43R7H2560602 \$2,000.08 Hon
JHLRD7883C040819 \$2,000.05 Pon 1G2NE52E45M144958 \$2,000.02
Chr 3C4FY488427345134 \$2,000.98 Dod 184H528Y8WF120084
\$2,000.04 Dod 1D7H180B4552851 \$2,000.13 Chr
2G1WCE37D1170554 \$2,000.37 Pon 1G2WVP12KSVF275947
\$2,000.04 For 1FMZU75K4A2A23288 \$2,000.06 Pon
2G2WPS2X61229476 \$2,000.06 Bu 1G4HDS7286U199906
\$2,000.05 Nls ANA208W5M420088 \$2,000.05 Bu
3G5C0E3E25556613 \$2,000.08 Che 1G1Z05781410556 \$2,000.02
Hon 1H0CG22502A012340 \$2,000.00 Nls 3N1C851DXYL316691
\$2,000.09 Nls INAA12188N455539 \$2,000.02 Chr
2G1VH55K729145676 \$2,000.04 Hyu KMHWF2554AA987700
\$2,000.99 Vlv WYVMAE384X2E76782 \$2,000.08 Chr
3GVCA13D385697139 \$2,000.02 Bu 3G5D803E425509384 \$2,000.06
For 1FMCU96H96KD48942 \$2,000.99 Pon 1G2WPS2K4XF332259
\$2,000.06 Kia KNAFE121865276782 \$2,000.08 Pon
1G2Z05781410556 \$2,000.01 Dod 1GNDT12W4N1K192542
\$2,000.98 Cad 1G6KF5A98WU06279 \$2,000.10 Maz
JM3ER2W55A0327397 \$2,000.01 Dod 1B3E546C91D264242
\$2,000.94 Hon 1H0CG2251RA0387998 \$2,000.00
(S - 7/23/20 - 0004294165) hspaxip

STATE OF INDIANA } IN THE MARION COUNTY CIRCUIT COURT
COUNTY OF MARION } SS: CAUSE NO. 49C01-2001-MI-000992

IN RE THE NAME CHANGE OF MINOR:

Kinzley Warner
Kristin Michener
Petitioner

ORDER SETTING HEARING

Notice is hereby given that Petitioner Kristin Michener, pro se, filed a Verified Petition for Change of Name of Minor to change the name of minor child from Kinzley Diane Warner to Kinzley Diane Michener.

The Petition is scheduled for hearing in this Court on Friday, October 2, 2020 at 9:00 a.m., which is more than thirty (30) days after the third notice of publication. Any person has the right to appear at the hearing and to file written objections on or before the hearing date. The parties shall report to 200 East Washington St, City-County Building, Room W-504, Indianapolis, IN 46204. This hearing may be held remotely.

INI - 7/23/20, 7/30/20, 8/6/20 - 0004292947 hspaxip

Invitation to Bid

Notice is hereby given that bids will be received for a Construction Manager as Constructor Project pursuant to Indiana Code 5-32 for the following project:
Project Name: Ekanak Health- Special Procedure Room
Scope of Work: Demolition, Renovation, Finishes, Fire Protection, Mechanical/HVAC, Electrical
Contact: Dan Fetz, Preconstruction Manager —
Daniefetz@trawellm.com

Pre-Bid: 7/29/20 @ 2:30 p.m (meeting will be held via Webex- contact Dan Fetz for meeting information)
Bid Due: 8/13/20 @ 3pm

XBE Goals: 15% MBE, 8% WBE, 3% VBE, 1% DOBE
INI - 7/23/20, 7/30/20 - 0004293410 hspaxip

Public Notice

The Marathon Pipe Line, LLC - Clomont Station located at 19722 East County Road 300 North, Indianapolis, Indiana is submitting a Notice of Intent to notify the Indiana Department of Environmental Management of our intent to comply with the requirements under National Pollutant Discharge Elimination System (NPDES) general permit ING340000 to discharge non-process wastewater from a petroleum products terminal. Discharge will be to an unnamed ditch which flows to Mario Creek.

Any person wishing further information about this discharge may contact Amber Moser at (419)-672-6333 or amoser@marathonpetroleum.com. The decision to issue coverage under this NPDES general permit for this discharge is appealable at per IC 13-15-6. Any person who wants to be informed of IDEM's decision regarding granting or denying coverage to this facility under this NPDES permit, and who wants to be informed of procedures to appeal the decision, may contact IDEM's office at: OWCWWPER@idem.in.gov to be placed on a mailing list to receive notification of IDEM's decision.

(S - 7/23/20 - 0004293388) hspaxip

Buckeye Terminals, LLC - indy (10709 E. CR 300 North, Indianapolis, IN 46234) is submitting a Notice of Intent to notify the Indiana Department of Environmental Management of our intent to comply with the requirements under National Pollutant Discharge Elimination System (NPDES) general permit ING340000 to discharge non-process wastewater from a petroleum products terminal. Discharge will be to an unnamed ditch to Mario Creek.

Any person wishing further information about this discharge may contact Jason H. Davis (219-508-7229 or JHDavis@buckeye.com). The decision to issue coverage under this NPDES general permit for this discharge is appealable at per IC 13-15-6. Any person who wants to be informed of IDEM's decision regarding granting or denying coverage to this facility under this NPDES permit, and who wants to be informed of procedures to appeal the decision, may contact IDEM's office at: OWCWWPER@idem.in.gov to be placed on a mailing list to receive notification of IDEM's decision.

(S - 7/23/20 - 0004292660) hspaxip

Buckeye Terminals, LLC - Racaway Terminal (2330 N. Racaway Road, Indianapolis, IN 46234) is submitting a Notice of Intent to notify the Indiana Department of Environmental Management of our intent to comply with the requirements under National Pollutant Discharge Elimination System (NPDES) general permit ING340000 to discharge non-process wastewater from a petroleum products terminal. Discharge will be to an unnamed ditch to Mario Creek.

Any person wishing further information about this discharge may contact Jason H. Davis (219-508-7229 or JHDavis@buckeye.com). The decision to issue coverage under this NPDES general permit for this discharge is appealable at per IC 13-15-6. Any person who wants to be informed of IDEM's decision regarding granting or denying coverage to this facility under this NPDES permit, and who wants to be informed of procedures to appeal the decision, may contact IDEM's office at: OWCWWPER@idem.in.gov to be placed on a mailing list to receive notification of IDEM's decision.

(S - 7/23/20 - 0004292666) hspaxip

July 23, 2020 - Pursuant to 512 C.F.R. 345.27, First Internet Bank (Bank), 11201 USA Parkway, Fishers, IN 46037, hereby gives notice that it has completed a draft of a Community Reinvestment Act (CRA) Strategic Plan (Plan) to establish lending and community development goals and measures for compliance with the CRA. Any person who desires to comment on the Plan must file his or her comment(s) in writing to the Bank at the address above by August 22, 2020 (30 days from date of publication). All comments will be reviewed and considered in preparing the final version of the Plan. The Plan is available for review at the Bank's main office at said address from 10:00 am - 3:00 pm, Monday - Friday. A copy of the plan will be mailed upon written request. Electronic copies of the plan are available upon e-mail requests sent to: bank@firstib.com. All written comments will be submitted with the Plan to the FDIC Regional Office in Chicago, IL. The Bank is an Equal Housing Lender, Member FDIC.

(S - 7/23/20 - 0004283561) hspaxip

Public Notice of Construction Activity
As required by 327-IAC-5-6-5(f), the Indiana Department of Transportation hereby gives notice of future construction activity falling under the NPDES stormwater general permit rule covering construction, 327 IAC 15-5. This project includes I-74 Roadway Reconstruction in Shelby County. Estimated construction time is from June of 2021 until November of 2021.

Receiving Waters: Little Licks Creek, Bassett Ditch, Snail Creek, Brandwine Creek
Dsr. Number: 1601973, 1601974, 1601978 & 1601980
(S - 7/23/20 - 0004292793) hspaxip



First Internet Bank's previous Community Reinvestment Act (CRA) Strategic Plan ended on December 31, 2023. At this time, the new proposed Strategic Plan is under review by the bank's regulator and will be included in the public file upon approval.



COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection (DSC), FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, First Internet Bank of Indiana 8701 E. 116th St., Fishers IN 46038 and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of First Internet Bancorp, a bank holding company. You may request from the Officer of Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.