

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 by 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 Manager, Division of Compliance and Consumer Affairs, 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 Emily Richards, CRA Officer, Farmers and Merchants Bank, PO Box 158, 6464 Merchants Dr., Laotto, IN 46763 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your comments, 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 FM FINCORP, a bank holding company. You may request from the Vice President, Federal Reserve Bank of Chicago, Seventh Federal Reserve District, 230 LaSalle St., PO Box 834, Chicago, IL 60690, an announcement of applications covered by the CRA filed by bank holding companies.

**COMMUNITY REINVESTMENT ACT STATEMENT/POLICY
FARMERS AND MERCHANTS BANK
LaOTTO, INDIANA**

The Farmers and Merchants Bank, LaOtto, Indiana, was formed in October of 1914 for the primary purpose of accepting deposits, clearing checks, and extending loans in our rural area of Northern Indiana. The funds of our depositors and shareholders are used to meet the various credit needs and assist in the economic development of this community, with due regard to safety and sound banking practices. The Farmers and Merchants Bank recognizes that the credit needs of the community, with its social and economic development, can be met both directly and indirectly. Citizens benefit by direct loans for housing and personal goods as well as by loans to businesses, local industry and governmental units, which in turn provide the employment through which citizens can improve their economic outlook and maintain a satisfactory standard of living. The Farmers and Merchants Bank will be aware of the importance of consumer and commercial lending to the overall social and economic welfare of the citizens of the community.

The Farmers and Merchants Bank has determined that the area covered by the attached map comprises our basic community, mostly a rural area and covering parts of four different counties.

The Farmers and Merchants Bank will not discriminate against credit applicants on the basis of race, color, religion, national origin, age, sex, marital status, physical condition, disability, because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Protection Act.

The Directors, Officers, and Employees take the necessary interest in the community, so that we are familiar with their needs for services and the economic development of the area in general. By endeavoring to keep the community needs in mind and guided by sound banking principles, the Farmers and Merchants Bank is prepared to offer the following credit and deposit services on a regular basis to its community upon such terms as may be acceptable to all parties involved:

Credit Services

- Consumer Loans
 - Auto Loans
 - Home improvement Loans
 - Personal Loans
 - Credit Cards (serviced by TCM Bank)

- Real Estate Mortgages
 - Conventional fixed rate mortgages
 - Mortgages for multifamily dwellings
 - Variable rate home equity line of credit

- Commercial Loans
 - Residential construction loans and development loans
 - Farm/Agricultural loans
 - Commercial loans for local businesses
 - Working capital loans
 - Equipment loans
 - Revolving lines of credit

The Farmers and Merchants Bank traditionally has been a consumer-oriented bank that has made loans to small and medium sized businesses. We will continue to take applications from all areas of our community without discrimination as to religion, race, color, nationality, age, marital status, sex, or disability.

The Farmers and Merchants Bank has a wide array of competitively priced checking, savings, time, money market accounts, and non-deposit products. The following is a list of such services:

Deposit Services

- Low-cost checking
- Interest-bearing checking
- Savings and time deposits
- Safe deposit boxes
- Individual Retirement Accounts (IRAs)
- Trust services (third party servicer)

Non-Deposit Products

- Life Insurance (term or whole life)
- Annuities
- Group/Individual Health
- Long-term Care Insurance

The Management and Directors are vitally concerned as to credit requirements and services in the local communities of the bank's location. The officers have established a firm commitment to inquire as to the credit needs by calling on the businesses and associations that are concerned with the economic and business development of the towns of LaOtto, Huntertown, Churubusco, and Garrett.

The Bank has been committed and will continue to assist the non-profit and public organizations

that are very active in the development of improvements within their community. Our officers frequently meet to discuss various projects and activities which add to the improvements in an attempt to increase the desirability of those communities.

With our expanding to the northern part of Allen County, Whitley County, and DeKalb County, the Bank will continue to support the local needs of that area.

Community Reinvestment Act Notice

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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 Manager, Division of Compliance and Consumer Affairs, FDIC, 500 West Monroe, Suite 3300, Chicago, IL 60661. You may send written comments about our performance in helping to meet community credit needs to Dustin A. Cuttriss, Compliance Officer, Farmers and Merchants Bank, 6464 Merchants Dr., P. O. Box 158, LaOtto, IN 46763 and FDIC Regional Manager. 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 Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of FM FINCORP, a bank holding company. You may request from the Vice President, Federal Reserve Bank of Chicago, Seventh Federal Reserve District, 230 South LaSalle Street, P. O. Box 834, Chicago, IL 60690, an announcement of applications covered by the CRA filed by bank holding companies.

Public File

The bank will maintain a CRA public file in a readily accessible location within the bank. The public file will be made available at all times to the general public. The public file will contain the following information:

- All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate a specific provision of law. All consumer complaints and responses will be handled in accordance with the bank's Consumer Complaint Policy.
- A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank shall place this copy in the public file within 30 business days after its receipt from the FDIC.
- CRA statements in effect during the preceding two years.
- A list of the bank's branches, their addresses, and geographies.
- A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.
- A list of services, hours of operations, loan and deposit products, and transaction fees.
- A map of the bank's assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.
- Copies of last two years Home Mortgage Disclosure Act (HMDA) Disclosure Statements provided by the Federal Financial Institutions Examination Council.
- The bank's loan-to-deposit ratio for each quarter of the prior calendar year.

Outreach, Marketing, and Community Service

Farmers and Merchants Bank will continue to develop a focused advertising program to better inform all areas of our community of our services. This program will include newspaper advertising of credit services in community papers, lobby brochures, displays on local billboards and direct mailings.

The bank conducted a market survey in 1995, and the bank will continue to try to offer the products which many of our customers requested, for instance sweep accounts.

The bank is considering another market survey in 2004 which will include special questions regarding community needs.

Our Officers and Employees are urged to be active in community affairs. By becoming involved in the organizations and demonstrating their interest, this will lead to the acceptance and the Bank's commitment to the local area being served by the Bank.

The Board of Directors are well known in the local community and will continue to offer the Bank's services through their associations and reporting during the quarterly meetings.

Self-Assessment

Included in the scope of the FDIC's compliance examination of our bank, is the assessment of the bank's performance in helping to meet the credit needs of our entire community, including low and moderate income neighborhoods. In connection with the FDIC's assessment, the bank's CRA Officer, Deborah Stanger, will perform an annual self-assessment, by April 1 of each year, based on the following criteria:

- The bank's loan-to-deposit ratio, adjusted for seasonal variation and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- The percentage of loans and, as appropriate, other lending-related activities located in the bank's assessment area;
- The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- The geographic distribution of the bank's loans; and
- The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area.

As with any internal review and analysis, the assessment procedures will be completely documented and available for review by regulatory agency examiners, auditors, or any other duly authorized third parties. Efforts in each of the elements listed above will be thoroughly evaluated.

The results of the annual CRA self-assessment will be presented and provided to the

board of directors and will be used to direct Farmers and Merchants Bank's efforts in formulating the following year's CRA action plan.

The Board of Directors of the Farmers and Merchants Bank, LaOtto, Indiana, have approved this revised CRA Statement to be effective on April 2023.

2023 COMMUNITY REINVESTMENT ACT (CRA) SELF-ASSESSMENT
 prepared by Katie Sweeney, CFO

To the Board of Directors:

The following is my review of the Bank's CRA performance. The review consisted of evaluating the Bank's Loan-to-Deposit ratios; the number and amount of loans made in the Bank's assessment area; the Bank's lending performance to borrowers of different income levels and to businesses of different sizes; geographic distribution of the Bank's loans; and finally, the response to any CRA related comments or complaints.

Due to the results of this review, I believe the Bank should maintain a rating of : **Satisfactory**

As of December 31, 2023 the Bank had total assets of \$247,893,939 and total gross loans of \$144,224,982. The following is a chart reflecting the composition of the Bank's loan portfolio as of December 31, 2023.

<u>Loan Type</u>	<u>Amount in 000's</u>	<u>% of Total Loans</u>
REAL ESTATE:		
Construction	\$ 2,806	2%
Agricultural:	18,110	13%
Residential (1-4)	76,621	53%
Home Equity	4,043	3%
Multifamily	2,327	2%
Commercial	<u>17,157</u>	12%
Subtotal Real Estate:	121,064	84%
CONSUMER	5,752	4%
COMMERCIAL/INDUSTRIAL	12,889	9%
AGRICULTURAL	3,577	2%
OTHER	<u>907</u>	1%
Total Loans	<u>\$ 144,189</u>	100%

Loan-to-Deposit Ratio

December 31, 2023	62.06%
September 30, 2023	63.39%
June 30, 2023	64.25%
March 31, 2023	56.81%
December 31, 2022	56.94%
Average Over Last Five Quarters:	60.69%

Loan-to-Deposit Ratio within the Bank's Assessment Area as of December 31, 2023 was approximately 62%. Loan demand, as well as deposit balances increased during 2023. The ratio is considered adequate for this Bank's size and available resources.

The following shows loans and deposits within the Bank's Assessment Area by zip code as of June 30, 2023 (in \$000's).

<u>Zip Code</u>	<u>Loans</u>	<u>%of total</u>	<u>Deposits</u>	<u>%of total</u>
46011 (Anderson)	\$ 1,223	1%	\$ -	0%
46701 (Albion)	\$ 4,459	3%	\$ 6,488	3%
46703 (Angola)	\$ 413	0%	\$ 633	0%
46706 (Auburn)	\$ 6,249	5%	\$ 7,579	4%
46710 (Avilla)	\$ 6,370	5%	\$ 27,981	14%
46723 (Churubusco)	\$ 35,926	28%	\$ 43,778	21%
46725 (Columbia City)	\$ 6,073	5%	\$ 5,507	3%
46738 (Garrett)	\$ 7,117	6%	\$ 4,452	2%
46748 (Huntertown)	\$ 7,698	6%	\$ 43,627	21%
46750 (Huntington)	\$ 4,768	4%	\$ 226	0%
46755 (Kendallville)	\$ 4,960	4%	\$ 4,984	2%

46763 (LaOtto)	\$	17,467	14%	\$	13,760	7%
46765 (Leo)	\$	214	0%	\$	1,003	0%
46793 (Waterloo)	\$	2,938	2%	\$	743	0%
46802 (Fort Wayne)	\$	522	0%	\$	4,981	2%
46804 (Fort Wayne)	\$	9	0%	\$	382	0%
46808 (Fort Wayne)	\$	324	0%	\$	440	0%
46818 (Ft. Wayne/Churubusco)	\$	12,609	10%	\$	20,086	10%
46825 (Ft. Wayne)	\$	2,256	2%	\$	1,487	1%
46835 (Ft. Wayne)	\$	2,609	2%	\$	3,067	1%
46845 (Ft. Wayne)	\$	4,526	4%	\$	13,442	7%
46962 (North Manchester)	\$	872	1%	\$	457	0%
		<hr/>			<hr/>	
	\$	128,379	100%	\$	205,103	100%

Lending in Assessment Area

Total loans as of June 30, 2023 were \$147,291,040, with approximately 87% of those loans being within the Bank's Assessment Area which includes 10 census tracts surrounding the Bank's four office locations.

Lending to Businesses of Different Sizes

The following is an illustration of the Bank's commercial/industrial and agricultural loans by number and original amounts for 2023:

Loan Type

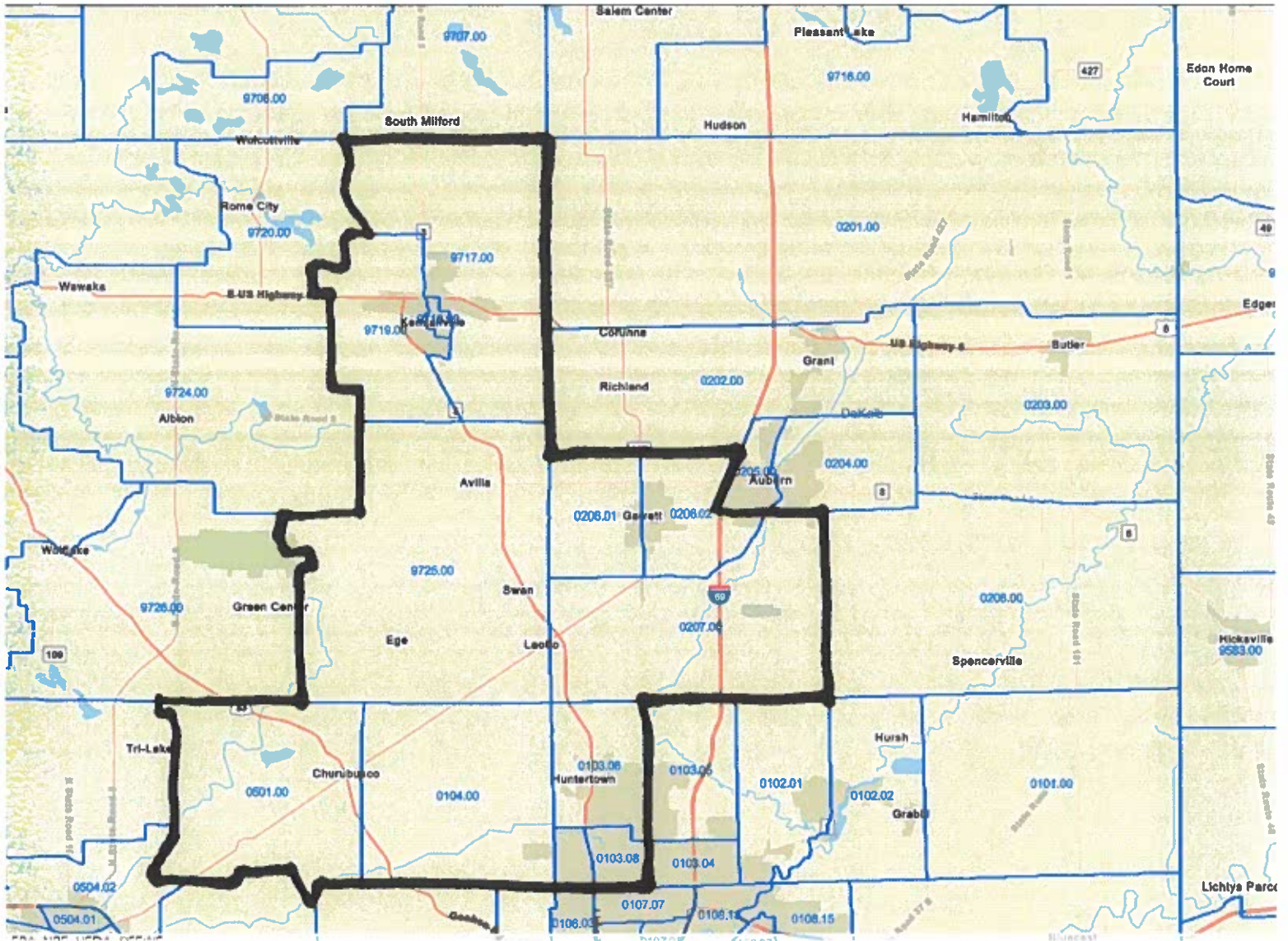
REAL ESTATE SECURED:
(Non-Farm, Non-Residential)

<= \$100,000

> \$100,000 to \$250,000	19
> \$250,000	17
COMMERCIAL/INDUSTRIAL: (Non-Farm, Non-Residential)	
<= \$100,000	175
> \$100,000 to \$250,000	41
> \$250,000	18
AGRICULTURAL:	
<= \$100,000	30
> \$100,000 to \$250,000	7
> \$250,000	11

Responses to CRA Comments and Complaints

No comments or complaints for 2023 exist.



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FFIEC CENSUS AND FFIEC ESTIMATED MSA/MD MEDIAN FAMILY INCOME FOR 2023 CRA/HMDA REPORTS
 2020 MSA/MD MED* 2023 FFIEC EST. MSA/MD MEDIAN
 FAMILY INCOME FAMILY INCOME**

MSA/MD FIPS CODE NO.	MSA/MD NAME	2020 MSA/MD MED* FAMILY INCOME	2023 FFIEC EST. MSA/MD MEDIAN FAMILY INCOME**
22520	FLORENCE-MUSCLE SHOALS, AL	65316	74100
22540	FOND DU LAC, WI	81968	97200
22660	FORT COLLINS, CO	96221	118700
22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	73430	88500
22900	FORT SMITH, AR-OK	56536	65400
23060	FORT WAYNE, IN	71896	86000
23104	FORT WORTH-ARLINGTON-GRAPEVINE, TX	82649	97600
23224	FREDERICK-GAITHERSBURG-ROCKVILLE, MD	129092	151400
23420	FRESNO, CA	64036	79400
23460	GADSDEN, AL	59713	63400
23540	GAINESVILLE, FL	67742	83800
23580	GAINESVILLE, GA	74139	87400
23844	GARY, IN	75625	91900
23900	GETTYSBURG, PA	84709	100500
24020	GLENS FALLS, NY	77435	90600
24140	GOLDSBORO, NC	59689	72600
24220	GRAND FORKS, ND-MN	82257	94200
24260	GRAND ISLAND, NE	70828	85000
24300	GRAND JUNCTION, CO	72740	91600
24340	GRAND RAPIDS-KENTWOOD, MI	80705	97500
24420	GRANTS PASS, OR	57003	64300
24500	GREAT FALLS, MT	67789	86500
24540	GREELEY, CO	85167	109300
24580	GREEN BAY, WI	81870	97300
24660	GREENSBORO-HIGH POINT, NC	65831	81500
24780	GREENVILLE, NC	63272	77600
24860	GREENVILLE-ANDERSON, SC	71958	84000
25020	GUAYAMA, PR	20859	25700
25060	GULFPORT-BILOXI, MS	62967	76600
25180	HAGERSTOWN-MARTINSBURG, MD-WV	77963	90700
25220	HAMMOND, LA	62373	78600
25260	HANFORD-CORCORAN, CA	64353	72600

*BASED ON 2016-2020 ACS AND REFLECTS 2022 MSA/MD DELINEATIONS AS DEFINED BY OMB.

**REFER TO APPENDIX OF 2023 CENSUS FLAT FILE DOCUMENTATION FOR DETAILS ON METHODOLOGY.

2023 FFIEC Census Report - Summary Census Income Information
MSA/MD: 23060 - FORT WAYNE, IN
State: 18 - INDIANA (IN)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
18	003	0001.00	Moderate	\$71,896	\$86,000	12.44	79.12	\$56,888	\$68,043	\$52,292
18	003	0003.00	Middle	\$71,896	\$86,000	15.36	108.63	\$78,106	\$93,422	\$60,521
18	003	0004.00	Middle	\$71,896	\$86,000	9.02	97.36	\$70,000	\$83,730	\$45,962
18	003	0005.00	Middle	\$71,896	\$86,000	29.72	80.96	\$58,214	\$69,626	\$34,432
18	003	0006.00	Moderate	\$71,896	\$86,000	21.84	65.37	\$47,000	\$56,218	\$35,507
18	003	0007.01	Moderate	\$71,896	\$86,000	21.98	54.94	\$39,500	\$47,248	\$43,026
18	003	0007.04	Middle	\$71,896	\$86,000	13.93	103.04	\$74,082	\$88,614	\$43,286
18	003	0008.00	Middle	\$71,896	\$86,000	11.17	97.47	\$70,083	\$83,824	\$45,634
18	003	0009.00	Moderate	\$71,896	\$86,000	22.15	54.70	\$39,330	\$47,042	\$39,444
18	003	0010.00	Moderate	\$71,896	\$86,000	19.37	63.45	\$45,625	\$54,567	\$42,891
18	003	0011.00	Middle	\$71,896	\$86,000	10.81	100.92	\$72,563	\$86,791	\$41,645
18	003	0012.00	Unknown	\$71,896	\$86,000	33.22	0.00	\$0	\$0	\$27,716
18	003	0013.00	Middle	\$71,896	\$86,000	37.45	98.74	\$70,991	\$84,916	\$43,980
18	003	0016.00	Low	\$71,896	\$86,000	47.63	29.68	\$21,339	\$25,525	\$21,080
18	003	0017.00	Low	\$71,896	\$86,000	58.58	26.68	\$19,187	\$22,945	\$21,148
18	003	0020.00	Low	\$71,896	\$86,000	37.74	47.67	\$34,276	\$40,996	\$31,750
18	003	0021.00	Low	\$71,896	\$86,000	27.54	48.62	\$34,962	\$41,813	\$42,500
18	003	0022.00	Moderate	\$71,896	\$86,000	31.19	58.02	\$41,715	\$49,897	\$39,268
18	003	0023.00	Low	\$71,896	\$86,000	41.41	34.64	\$24,911	\$29,790	\$23,321
18	003	0025.00	Moderate	\$71,896	\$86,000	10.26	75.15	\$54,031	\$64,629	\$53,841
18	003	0026.00	Middle	\$71,896	\$86,000	31.47	80.38	\$57,792	\$69,127	\$54,196
18	003	0028.00	Low	\$71,896	\$86,000	40.20	44.21	\$31,786	\$38,021	\$22,589
18	003	0029.00	Moderate	\$71,896	\$86,000	35.23	56.81	\$40,845	\$48,857	\$38,412
18	003	0030.00	Low	\$71,896	\$86,000	33.75	42.15	\$30,308	\$36,249	\$31,492
18	003	0031.00	Moderate	\$71,896	\$86,000	31.55	63.33	\$45,536	\$54,464	\$42,807
18	003	0032.00	Middle	\$71,896	\$86,000	12.61	90.71	\$65,221	\$78,011	\$58,646
18	003	0033.01	Moderate	\$71,896	\$86,000	6.28	79.60	\$57,231	\$68,456	\$56,857
18	003	0033.04	Moderate	\$71,896	\$86,000	16.75	73.39	\$52,767	\$63,115	\$38,204
18	003	0034.00	Middle	\$71,896	\$86,000	11.51	84.32	\$60,625	\$72,515	\$55,023
18	003	0035.00	Moderate	\$71,896	\$86,000	23.80	75.44	\$54,241	\$64,878	\$23,910
18	003	0036.00	Moderate	\$71,896	\$86,000	8.16	68.26	\$49,082	\$58,704	\$43,467
18	003	0037.00	Middle	\$71,896	\$86,000	7.73	91.40	\$65,720	\$78,604	\$49,516
18	003	0038.00	Moderate	\$71,896	\$86,000	21.73	66.53	\$47,835	\$57,216	\$31,756
18	003	0039.01	Middle	\$71,896	\$86,000	8.95	82.29	\$59,167	\$70,769	\$43,724
18	003	0039.02	Middle	\$71,896	\$86,000	12.80	84.97	\$61,094	\$73,074	\$55,854
18	003	0040.00	Moderate	\$71,896	\$86,000	18.61	71.55	\$51,442	\$61,533	\$39,762
18	003	0041.01	Moderate	\$71,896	\$86,000	12.35	66.31	\$47,679	\$57,027	\$44,306
18	003	0041.03	Middle	\$71,896	\$86,000	12.25	81.07	\$58,292	\$69,720	\$45,294
18	003	0043.00	Low	\$71,896	\$86,000	44.17	44.45	\$31,964	\$38,227	\$22,733
18	003	0044.00	Moderate	\$71,896	\$86,000	29.42	51.72	\$37,188	\$44,479	\$30,806
18	003	0101.00	Middle	\$71,896	\$86,000	10.08	109.89	\$79,007	\$94,505	\$73,565

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
18	003	0102.01	Upper	\$71,896	\$86,000	8.87	150.16	\$107,964	\$129,138	\$104,028
18	003	0102.02	Middle	\$71,896	\$86,000	5.77	116.98	\$84,107	\$100,603	\$77,278
18	003	0103.04	Upper	\$71,896	\$86,000	1.70	138.81	\$99,803	\$119,377	\$88,879
18	003	0103.05	Upper	\$71,896	\$86,000	0.18	168.97	\$121,488	\$145,314	\$118,086
18	003	0103.06	Upper	\$71,896	\$86,000	3.54	130.50	\$93,828	\$112,230	\$91,331
18	003	0103.07	Upper	\$71,896	\$86,000	3.43	130.26	\$93,655	\$112,024	\$93,500
18	003	0103.08	Upper	\$71,896	\$86,000	2.75	127.81	\$91,897	\$109,917	\$87,692
18	003	0104.00	Upper	\$71,896	\$86,000	4.05	127.86	\$91,932	\$109,960	\$88,935
18	003	0105.00	Upper	\$71,896	\$86,000	5.23	124.36	\$89,412	\$106,950	\$81,250
18	003	0106.01	Middle	\$71,896	\$86,000	4.69	112.37	\$80,792	\$96,638	\$68,250
18	003	0106.02	Moderate	\$71,896	\$86,000	14.03	79.64	\$57,258	\$68,490	\$56,446
18	003	0106.03	Middle	\$71,896	\$86,000	4.87	103.69	\$74,554	\$89,173	\$64,279
18	003	0106.04	Moderate	\$71,896	\$86,000	32.91	52.28	\$37,591	\$44,961	\$34,596
18	003	0107.05	Middle	\$71,896	\$86,000	3.78	112.69	\$81,023	\$96,913	\$68,695
18	003	0107.06	Middle	\$71,896	\$86,000	9.20	113.15	\$81,354	\$97,309	\$64,623
18	003	0107.07	Upper	\$71,896	\$86,000	6.51	136.73	\$98,309	\$117,588	\$66,114
18	003	0108.03	Middle	\$71,896	\$86,000	12.57	100.84	\$72,500	\$86,722	\$64,157
18	003	0108.04	Middle	\$71,896	\$86,000	8.21	96.47	\$69,361	\$82,964	\$55,792
18	003	0108.07	Middle	\$71,896	\$86,000	4.51	89.03	\$64,014	\$76,566	\$63,308
18	003	0108.08	Upper	\$71,896	\$86,000	3.67	136.07	\$97,829	\$117,020	\$83,218
18	003	0108.09	Middle	\$71,896	\$86,000	17.11	103.44	\$74,375	\$88,958	\$63,667
18	003	0108.11	Middle	\$71,896	\$86,000	11.05	86.39	\$62,111	\$74,295	\$45,300
18	003	0108.12	Middle	\$71,896	\$86,000	3.57	105.31	\$75,714	\$90,567	\$64,605
18	003	0108.13	Upper	\$71,896	\$86,000	12.57	122.57	\$88,125	\$105,410	\$56,796
18	003	0108.15	Upper	\$71,896	\$86,000	4.95	148.62	\$106,853	\$127,813	\$85,843
18	003	0108.16	Upper	\$71,896	\$86,000	3.39	124.15	\$89,261	\$106,769	\$78,931
18	003	0108.17	Upper	\$71,896	\$86,000	2.50	126.33	\$90,833	\$108,644	\$75,727
18	003	0108.19	Middle	\$71,896	\$86,000	18.49	80.28	\$57,724	\$69,041	\$41,435
18	003	0108.21	Middle	\$71,896	\$86,000	18.07	88.13	\$63,364	\$75,792	\$43,750
18	003	0109.00	Upper	\$71,896	\$86,000	2.48	131.53	\$94,570	\$113,116	\$76,808
18	003	0110.00	Middle	\$71,896	\$86,000	4.73	109.35	\$78,625	\$94,041	\$52,674
18	003	0111.00	Moderate	\$71,896	\$86,000	9.55	78.48	\$56,431	\$67,493	\$49,943
18	003	0112.01	Moderate	\$71,896	\$86,000	18.84	62.31	\$44,805	\$53,587	\$41,250
18	003	0112.02	Moderate	\$71,896	\$86,000	7.16	78.07	\$56,130	\$67,140	\$46,480
18	003	0112.04	Middle	\$71,896	\$86,000	0.60	105.79	\$76,063	\$90,979	\$66,530
18	003	0112.05	Middle	\$71,896	\$86,000	2.08	104.66	\$75,250	\$90,008	\$52,137
18	003	0113.02	Moderate	\$71,896	\$86,000	15.34	57.94	\$41,657	\$49,828	\$36,012
18	003	0113.03	Moderate	\$71,896	\$86,000	26.10	70.43	\$50,641	\$60,570	\$30,375
18	003	0113.04	Moderate	\$71,896	\$86,000	21.95	78.26	\$56,270	\$67,304	\$46,792
18	003	0115.01	Middle	\$71,896	\$86,000	15.14	81.79	\$58,807	\$70,339	\$43,194
18	003	0115.02	Moderate	\$71,896	\$86,000	18.96	68.92	\$49,556	\$59,271	\$59,022
18	003	0116.03	Upper	\$71,896	\$86,000	1.28	142.11	\$102,175	\$122,215	\$89,836
18	003	0116.04	Upper	\$71,896	\$86,000	3.73	124.21	\$89,306	\$106,821	\$85,134
18	003	0116.05	Middle	\$71,896	\$86,000	1.94	110.97	\$79,783	\$95,434	\$78,151
18	003	0116.06	Upper	\$71,896	\$86,000	5.34	165.42	\$118,933	\$142,261	\$87,500

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
18	003	0116.07	Upper	\$71,896	\$86,000	2.72	138.07	\$99,273	\$118,740	\$76,520
18	003	0116.08	Upper	\$71,896	\$86,000	6.54	147.78	\$106,250	\$127,091	\$107,177
18	003	0116.09	Upper	\$71,896	\$86,000	0.65	197.45	\$141,960	\$169,807	\$133,466
18	003	0117.01	Upper	\$71,896	\$86,000	4.47	142.15	\$102,206	\$122,249	\$91,319
18	003	0117.02	Middle	\$71,896	\$86,000	6.72	88.05	\$63,306	\$75,723	\$62,599
18	003	0118.01	Middle	\$71,896	\$86,000	8.63	93.51	\$67,236	\$80,419	\$62,708
18	003	0118.02	Middle	\$71,896	\$86,000	3.17	94.27	\$67,778	\$81,072	\$57,885
18	003	0119.00	Middle	\$71,896	\$86,000	7.40	90.50	\$65,066	\$77,830	\$48,811
18	003	9800.01	Unknown	\$71,896	\$86,000	0.00	0.00	\$0	\$0	\$0
18	003	9800.02	Unknown	\$71,896	\$86,000	57.89	0.00	\$0	\$0	\$0
18	183	0501.00	Middle	\$71,896	\$86,000	9.51	103.54	\$74,446	\$89,044	\$65,037
18	183	0502.00	Middle	\$71,896	\$86,000	4.05	116.50	\$83,763	\$100,190	\$78,618
18	183	0503.00	Middle	\$71,896	\$86,000	15.33	107.79	\$77,500	\$92,699	\$66,630
18	183	0504.01	Middle	\$71,896	\$86,000	17.24	94.99	\$68,295	\$81,691	\$47,126
18	183	0504.02	Middle	\$71,896	\$86,000	10.29	119.91	\$86,211	\$103,123	\$68,951
18	183	0505.00	Middle	\$71,896	\$86,000	9.61	95.21	\$68,456	\$81,881	\$48,750
18	183	0506.00	Middle	\$71,896	\$86,000	3.63	92.64	\$66,607	\$79,670	\$64,683
18	183	0507.00	Upper	\$71,896	\$86,000	4.05	136.21	\$97,930	\$117,141	\$85,795

2023 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 23060 - FORT WAYNE, IN
 State: 18 - INDIANA (IN)



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	003	0001.00	Moderate	No	79.12	\$86,000	\$68,043	\$56,888	2407	20.69	498	822	1170
18	003	0003.00	Middle	No	108.63	\$86,000	\$93,422	\$78,106	3396	20.88	709	1080	1488
18	003	0004.00	Middle	No	97.36	\$86,000	\$83,730	\$70,000	2559	26.06	667	696	1453
18	003	0005.00	Middle	No	80.96	\$86,000	\$69,626	\$58,214	2853	40.69	1161	562	924
18	003	0006.00	Moderate	No	65.37	\$86,000	\$56,218	\$47,000	1885	32.41	611	384	951
18	003	0007.01	Moderate	No	54.94	\$86,000	\$47,248	\$39,500	3152	31.54	994	746	1375
18	003	0007.04	Middle	No	103.04	\$86,000	\$88,614	\$74,082	2432	30.39	739	437	638
18	003	0008.00	Middle	No	97.47	\$86,000	\$83,824	\$70,083	4044	23.05	932	1261	2004
18	003	0009.00	Moderate	No	54.70	\$86,000	\$47,042	\$39,330	3350	27.70	928	738	1328
18	003	0010.00	Moderate	No	63.45	\$86,000	\$54,567	\$45,625	1181	30.57	361	168	507
18	003	0011.00	Middle	No	100.92	\$86,000	\$86,791	\$72,563	1481	18.50	274	340	944
18	003	0012.00	Unknown	No	0.00	\$86,000	\$0	\$0	1473	24.30	358	148	247
18	003	0013.00	Middle	No	98.74	\$86,000	\$84,916	\$70,991	1972	48.07	948	73	241
18	003	0016.00	Low	No	29.68	\$86,000	\$25,525	\$21,339	2021	62.94	1272	423	917
18	003	0017.00	Low	No	26.68	\$86,000	\$22,945	\$19,187	2625	84.76	2225	156	494
18	003	0020.00	Low	No	47.67	\$86,000	\$40,996	\$34,276	3105	53.08	1648	470	1294
18	003	0021.00	Low	No	48.62	\$86,000	\$41,813	\$34,962	2192	47.86	1049	419	1097
18	003	0022.00	Moderate	No	58.02	\$86,000	\$49,897	\$41,715	4246	41.90	1779	1206	1915
18	003	0023.00	Low	No	34.64	\$86,000	\$29,790	\$24,911	5751	86.63	4982	618	1798
18	003	0025.00	Moderate	No	75.15	\$86,000	\$64,629	\$54,031	3231	34.45	1113	755	1373
18	003	0026.00	Middle	No	80.38	\$86,000	\$69,127	\$57,792	3474	55.27	1920	687	1431
18	003	0028.00	Low	No	44.21	\$86,000	\$38,021	\$31,786	2488	87.94	2188	377	1163
18	003	0029.00	Moderate	No	56.81	\$86,000	\$48,857	\$40,845	2561	86.02	2203	374	994
18	003	0030.00	Low	No	42.15	\$86,000	\$36,249	\$30,308	3953	87.68	3466	562	1526
18	003	0031.00	Moderate	No	63.33	\$86,000	\$54,464	\$45,536	3076	74.77	2300	740	1244
18	003	0032.00	Middle	No	90.71	\$86,000	\$78,011	\$65,221	5459	37.70	2058	1687	2183

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIIC 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	003	0033.01	Moderate	No	79.60	\$86,000	\$68,456	\$57,231	2728	34.38	938	868	1057
18	003	0033.04	Moderate	No	73.39	\$96,000	\$63,115	\$52,767	4143	45.33	1878	453	1218
18	003	0034.00	Middle	No	84.32	\$86,000	\$72,515	\$60,625	4335	23.25	1008	1452	1984
18	003	0035.00	Moderate	No	75.44	\$86,000	\$64,878	\$54,241	4229	44.72	1891	728	944
18	003	0036.00	Moderate	No	68.26	\$86,000	\$58,704	\$49,082	6678	71.94	4804	772	1240
18	003	0037.00	Middle	No	91.40	\$86,000	\$78,604	\$65,720	2727	27.17	741	829	1193
18	003	0038.00	Moderate	No	66.53	\$86,000	\$57,216	\$47,835	3130	26.04	815	693	1275
18	003	0039.01	Middle	No	82.29	\$86,000	\$70,769	\$59,167	3463	27.81	963	1142	1521
18	003	0039.02	Middle	No	84.97	\$86,000	\$73,074	\$61,094	2914	42.35	1234	709	1169
18	003	0040.00	Moderate	No	71.55	\$86,000	\$61,533	\$51,442	3513	90.83	3191	877	1233
18	003	0041.01	Moderate	No	66.31	\$86,000	\$57,027	\$47,679	2708	26.03	705	658	841
18	003	0041.03	Middle	No	81.07	\$86,000	\$69,720	\$58,292	5524	35.14	1941	463	941
18	003	0043.00	Low	No	44.45	\$86,000	\$38,227	\$31,964	2358	73.62	1736	537	1171
18	003	0044.00	Moderate	No	51.72	\$86,000	\$44,479	\$37,188	3291	86.63	2851	660	1465
18	003	0101.00	Middle	No	109.89	\$86,000	\$94,505	\$79,007	4953	4.08	202	1571	1760
18	003	0102.01	Upper	No	150.16	\$86,000	\$129,138	\$107,964	7467	8.56	639	2249	2504
18	003	0102.02	Middle	No	116.98	\$86,000	\$100,603	\$84,107	6217	6.79	422	1892	2128
18	003	0103.04	Upper	No	138.81	\$86,000	\$119,377	\$96,803	8338	13.52	1127	2435	2681
18	003	0103.05	Upper	No	168.97	\$86,000	\$145,314	\$121,488	7811	13.94	1089	1814	1974
18	003	0103.06	Upper	No	130.50	\$86,000	\$112,230	\$93,828	8233	14.24	1172	1676	1929
18	003	0103.07	Upper	No	130.26	\$86,000	\$112,024	\$93,655	5369	18.74	1006	1785	1888
18	003	0103.08	Upper	No	127.81	\$86,000	\$109,917	\$91,897	7841	15.10	1184	2056	2304
18	003	0104.00	Upper	No	127.86	\$86,000	\$109,960	\$91,932	4199	8.84	371	1367	1487
18	003	0105.00	Upper	No	124.36	\$86,000	\$106,950	\$89,412	2789	10.72	299	898	1146
18	003	0106.01	Middle	No	112.37	\$86,000	\$96,638	\$80,792	4269	24.71	1055	1420	1610
18	003	0106.02	Moderate	No	79.64	\$86,000	\$68,490	\$57,258	4560	24.96	1138	864	1474
18	003	0106.03	Middle	No	103.69	\$86,000	\$89,173	\$74,554	1778	16.48	293	716	821
18	003	0106.04	Moderate	No	52.28	\$86,000	\$44,961	\$37,591	2768	29.91	828	860	1179
18	003	0107.05	Middle	No	112.69	\$86,000	\$96,913	\$81,023	4992	23.18	1157	1638	1949

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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	003	0107.06	Middle	No	113.15	\$86,000	\$97,309	\$81,354	4833	28.86	1395	1425	1749
18	003	0107.07	Upper	No	136.73	\$86,000	\$117,588	\$98,309	5318	22.11	1176	1413	1824
18	003	0108.03	Middle	No	100.84	\$86,000	\$86,722	\$72,500	5464	23.41	1279	1684	2032
18	003	0108.04	Middle	No	96.47	\$86,000	\$82,964	\$69,361	3975	21.41	851	1593	1825
18	003	0108.07	Middle	No	89.03	\$86,000	\$76,566	\$64,014	4521	17.27	781	1520	1890
18	003	0108.08	Upper	No	136.07	\$86,000	\$117,020	\$97,829	5348	16.10	861	1501	1687
18	003	0108.09	Middle	No	103.44	\$86,000	\$88,958	\$74,375	5634	25.63	1444	1568	1928
18	003	0108.11	Middle	No	86.39	\$86,000	\$74,295	\$62,111	5729	26.13	1497	1679	2089
18	003	0108.12	Middle	No	105.31	\$86,000	\$90,567	\$75,714	4397	17.40	765	1644	1879
18	003	0108.13	Upper	No	122.57	\$86,000	\$105,410	\$88,125	4065	22.21	903	1149	1498
18	003	0108.15	Upper	No	148.62	\$86,000	\$127,813	\$106,853	5583	17.68	987	1789	1914
18	003	0108.16	Upper	No	124.15	\$86,000	\$106,769	\$89,261	5598	17.60	985	1537	1779
18	003	0108.17	Upper	No	126.33	\$86,000	\$108,644	\$90,833	4127	23.67	977	1307	1409
18	003	0108.19	Middle	No	80.28	\$86,000	\$69,041	\$57,724	4699	24.88	1169	1052	1348
18	003	0108.21	Middle	No	88.13	\$86,000	\$75,792	\$63,364	4860	34.42	1673	1135	1519
18	003	0109.00	Upper	No	131.53	\$86,000	\$113,116	\$94,570	6538	5.14	336	1893	2133
18	003	0110.00	Middle	No	109.35	\$86,000	\$94,041	\$78,625	2560	5.51	141	763	1056
18	003	0111.00	Moderate	No	78.48	\$86,000	\$67,493	\$56,431	2736	10.53	288	831	1139
18	003	0112.01	Moderate	No	62.31	\$86,000	\$53,587	\$44,805	2064	18.22	376	586	923
18	003	0112.02	Moderate	No	78.07	\$86,000	\$67,140	\$56,130	3337	14.53	485	1077	1289
18	003	0112.04	Middle	No	105.79	\$86,000	\$90,979	\$76,063	3452	17.32	598	1043	1219
18	003	0112.05	Middle	No	104.66	\$86,000	\$90,008	\$75,250	3297	10.92	360	881	1309
18	003	0113.02	Moderate	No	57.94	\$86,000	\$49,828	\$41,657	5633	86.10	4850	1127	1374
18	003	0113.03	Moderate	No	70.43	\$86,000	\$60,570	\$50,641	2141	80.71	1728	458	845
18	003	0113.04	Moderate	No	78.26	\$86,000	\$67,304	\$56,270	5296	66.71	3533	1589	1816
18	003	0115.01	Middle	No	81.79	\$86,000	\$70,339	\$58,807	3883	29.54	1147	814	1242
18	003	0115.02	Moderate	No	68.92	\$86,000	\$59,271	\$49,556	2663	21.55	574	750	1042
18	003	0116.03	Upper	No	142.11	\$86,000	\$122,215	\$102,175	6358	14.06	894	2651	2879

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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	003	0116.04	Upper	No	124.21	\$86,000	\$106,821	\$89,306	4356	15.68	683	1201	1410
18	003	0116.05	Middle	No	110.97	\$86,000	\$95,434	\$79,783	3693	18.66	689	1057	1113
18	003	0116.06	Upper	No	165.42	\$86,000	\$142,261	\$118,933	5000	21.24	1062	1585	1842
18	003	0116.07	Upper	No	138.07	\$86,000	\$118,740	\$99,273	5687	18.43	1048	1591	1714
18	003	0116.08	Upper	No	147.78	\$86,000	\$127,091	\$106,250	9270	26.14	2423	2077	2291
18	003	0116.09	Upper	No	197.45	\$86,000	\$169,807	\$141,960	7718	16.03	1237	1861	1948
18	003	0117.01	Upper	No	142.15	\$86,000	\$122,249	\$102,206	4247	11.94	507	1148	1319
18	003	0117.02	Middle	No	88.05	\$86,000	\$75,723	\$63,306	2964	20.38	604	1263	1336
18	003	0118.01	Middle	No	93.51	\$86,000	\$80,419	\$67,236	3638	10.27	394	1482	1611
18	003	0118.02	Middle	No	94.27	\$86,000	\$81,072	\$67,778	1659	3.50	58	595	701
18	003	0119.00	Middle	No	90.50	\$86,000	\$77,830	\$65,066	1960	6.38	125	593	826
18	003	9800.01	Unknown	No	0.00	\$86,000	\$0	\$0	1084	24.54	266	0	0
18	003	9800.02	Unknown	No	0.00	\$86,000	\$0	\$0	133	38.35	51	12	31
18	183	0501.00	Middle	No	103.54	\$86,000	\$89,044	\$74,446	5181	6.66	345	1770	2292
18	183	0502.00	Middle	No	116.50	\$86,000	\$100,190	\$83,763	5433	5.36	291	1847	2425
18	183	0503.00	Middle	No	107.79	\$86,000	\$92,699	\$77,500	5219	5.82	304	1741	2136
18	183	0504.01	Middle	No	94.99	\$86,000	\$81,691	\$68,295	3635	7.90	287	1051	1277
18	183	0504.02	Middle	No	119.91	\$86,000	\$103,123	\$86,211	4281	10.58	453	1501	1619
18	183	0505.00	Middle	No	95.21	\$86,000	\$81,881	\$68,456	4940	7.51	371	1426	2095
18	183	0506.00	Middle	No	92.64	\$86,000	\$79,670	\$66,607	2068	6.14	127	788	912
18	183	0507.00	Upper	No	136.21	\$86,000	\$117,141	\$97,930	3434	5.27	181	1134	1305

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2023 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 23060 - FORT WAYNE, IN
 State: 18 - INDIANA (IN)
 County: 003 - ALLEN COUNTY



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	003	0001.00	Moderate	No	79.12	\$86,000	\$68,043	\$56,888	2407	20.69	498	822	1170
18	003	0003.00	Middle	No	108.63	\$86,000	\$93,422	\$78,106	3396	20.88	709	1080	1488
18	003	0004.00	Middle	No	97.36	\$86,000	\$83,730	\$70,000	2559	26.06	667	696	1453
18	003	0005.00	Middle	No	80.96	\$86,000	\$69,626	\$58,214	2853	40.69	1161	562	924
18	003	0006.00	Moderate	No	65.37	\$86,000	\$56,218	\$47,000	1885	32.41	611	384	951
18	003	0007.01	Moderate	No	54.94	\$86,000	\$47,248	\$39,500	3152	31.54	994	746	1375
18	003	0007.04	Middle	No	103.04	\$86,000	\$88,614	\$74,082	2432	30.39	739	437	638
18	003	0008.00	Middle	No	97.47	\$86,000	\$83,824	\$70,083	4044	23.05	932	1261	2004
18	003	0009.00	Moderate	No	54.70	\$86,000	\$47,042	\$39,330	3350	27.70	928	738	1328
18	003	0010.00	Moderate	No	63.45	\$86,000	\$54,567	\$45,625	1181	30.57	361	168	507
18	003	0011.00	Middle	No	100.92	\$86,000	\$86,791	\$72,563	1481	18.50	274	340	944
18	003	0012.00	Unknown	No	0.00	\$86,000	\$0	\$0	1473	24.30	358	148	247
18	003	0013.00	Middle	No	98.74	\$86,000	\$84,916	\$70,991	1972	48.07	948	73	241
18	003	0016.00	Low	No	29.68	\$86,000	\$25,525	\$21,339	2021	62.94	1272	423	917
18	003	0017.00	Low	No	26.68	\$86,000	\$22,945	\$19,187	2625	84.76	2225	156	494
18	003	0020.00	Low	No	47.67	\$86,000	\$40,996	\$34,276	3105	53.08	1648	470	1294
18	003	0021.00	Low	No	48.62	\$86,000	\$41,813	\$34,962	2192	47.86	1049	419	1097
18	003	0022.00	Moderate	No	58.02	\$86,000	\$49,897	\$41,715	4246	41.90	1779	1206	1915
18	003	0023.00	Low	No	34.64	\$86,000	\$29,790	\$24,911	5751	86.63	4882	618	1798
18	003	0025.00	Moderate	No	75.15	\$86,000	\$64,629	\$54,031	3231	34.45	1113	755	1373
18	003	0026.00	Middle	No	80.38	\$86,000	\$69,127	\$57,792	3474	55.27	1920	687	1431
18	003	0028.00	Low	No	44.21	\$86,000	\$38,021	\$31,786	2488	87.94	2188	377	1163
18	003	0029.00	Moderate	No	56.81	\$86,000	\$48,857	\$40,845	2561	86.02	2203	374	994
18	003	0030.00	Low	No	42.15	\$86,000	\$36,249	\$30,308	3953	87.68	3466	562	1526
18	003	0031.00	Moderate	No	63.33	\$86,000	\$54,464	\$45,536	3076	74.77	2300	740	1244
18	003	0032.00	Middle	No	90.71	\$86,000	\$78,011	\$65,221	5459	37.70	2058	1687	2183

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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	003	0033.01	Moderate	No	79.60	\$86,000	\$68,456	\$57,231	2728	34.38	938	868	1057
18	003	0033.04	Moderate	No	73.39	\$86,000	\$63,115	\$52,767	4143	45.33	1878	453	1218
18	003	0034.00	Middle	No	84.32	\$86,000	\$72,515	\$60,625	4335	23.25	1008	1452	1984
18	003	0035.00	Moderate	No	75.44	\$86,000	\$64,878	\$54,241	4229	44.72	1891	728	944
18	003	0036.00	Moderate	No	68.26	\$86,000	\$58,704	\$49,082	6678	71.94	4804	772	1240
18	003	0037.00	Middle	No	91.40	\$86,000	\$78,604	\$65,720	2727	27.17	741	829	1193
18	003	0038.00	Moderate	No	66.53	\$86,000	\$57,216	\$47,835	3130	26.04	815	693	1275
18	003	0039.01	Middle	No	82.29	\$86,000	\$70,769	\$59,167	3463	27.81	963	1142	1521
18	003	0039.02	Middle	No	84.97	\$86,000	\$73,074	\$61,094	2914	42.35	1234	709	1169
18	003	0040.00	Moderate	No	71.55	\$86,000	\$61,533	\$51,442	3513	90.83	3191	877	1233
18	003	0041.01	Moderate	No	66.31	\$86,000	\$57,027	\$47,679	2708	26.03	705	658	841
18	003	0041.03	Middle	No	81.07	\$86,000	\$69,720	\$58,292	5524	35.14	1941	463	941
18	003	0043.00	Low	No	44.45	\$86,000	\$38,227	\$31,984	2358	73.62	1736	537	1171
18	003	0044.00	Moderate	No	51.72	\$86,000	\$44,479	\$37,188	3291	86.63	2851	660	1465
18	003	0101.00	Middle	No	109.89	\$86,000	\$94,505	\$79,007	4953	4.08	202	1571	1760
18	003	0102.01	Upper	No	150.16	\$86,000	\$129,138	\$107,964	7467	8.56	639	2249	2504
18	003	0102.02	Middle	No	116.98	\$86,000	\$100,603	\$84,107	6217	6.79	422	1892	2128
18	003	0103.04	Upper	No	138.81	\$86,000	\$119,377	\$99,803	8338	13.52	1127	2435	2681
18	003	0103.05	Upper	No	168.97	\$86,000	\$145,314	\$121,488	7811	13.94	1089	1814	1974
18	003	0103.06	Upper	No	130.50	\$86,000	\$112,230	\$93,828	8233	14.24	1172	1676	1929
18	003	0103.07	Upper	No	130.26	\$86,000	\$112,024	\$93,655	5369	18.74	1006	1785	1888
18	003	0103.08	Upper	No	127.81	\$86,000	\$109,917	\$91,897	7841	15.10	1184	2056	2304
18	003	0104.00	Upper	No	127.86	\$86,000	\$109,960	\$91,932	4199	8.84	371	1367	1487
18	003	0105.00	Upper	No	124.36	\$86,000	\$106,950	\$89,412	2789	10.72	299	898	1146
18	003	0106.01	Middle	No	112.37	\$86,000	\$96,638	\$80,792	4269	24.71	1055	1420	1610
18	003	0106.02	Moderate	No	79.64	\$86,000	\$68,490	\$57,258	4560	24.96	1138	864	1474
18	003	0106.03	Middle	No	103.69	\$86,000	\$89,173	\$74,554	1778	16.48	293	716	821
18	003	0106.04	Moderate	No	52.28	\$86,000	\$44,961	\$37,591	2768	29.91	828	860	1179
18	003	0107.05	Middle	No	112.69	\$86,000	\$96,913	\$81,023	4992	23.18	1157	1638	1949

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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	003	0107.06	Middle	No	113.15	\$86,000	\$97,309	\$81,354	4833	28.86	1395	1425	1749
18	003	0107.07	Upper	No	136.73	\$86,000	\$117,588	\$98,309	5318	22.11	1176	1413	1824
18	003	0108.03	Middle	No	100.84	\$86,000	\$86,722	\$72,500	5464	23.41	1279	1684	2032
18	003	0108.04	Middle	No	96.47	\$86,000	\$82,964	\$69,361	3975	21.41	851	1593	1825
18	003	0108.07	Middle	No	89.03	\$86,000	\$76,566	\$64,014	4521	17.27	781	1520	1890
18	003	0108.08	Upper	No	136.07	\$86,000	\$117,020	\$97,829	5348	16.10	861	1501	1687
18	003	0108.09	Middle	No	103.44	\$86,000	\$88,958	\$74,375	5634	25.63	1444	1568	1928
18	003	0108.11	Middle	No	86.39	\$86,000	\$74,295	\$62,111	5729	26.13	1497	1679	2089
18	003	0108.12	Middle	No	105.31	\$86,000	\$90,567	\$75,714	4397	17.40	765	1644	1879
18	003	0108.13	Upper	No	122.57	\$86,000	\$105,410	\$88,125	4065	22.21	903	1149	1498
18	003	0108.15	Upper	No	148.62	\$86,000	\$127,813	\$106,853	5583	17.68	987	1789	1914
18	003	0108.16	Upper	No	124.15	\$86,000	\$106,769	\$89,261	5598	17.60	985	1537	1779
18	003	0108.17	Upper	No	126.33	\$86,000	\$108,644	\$90,833	4127	23.67	977	1307	1409
18	003	0108.19	Middle	No	80.28	\$86,000	\$69,041	\$57,724	4699	24.88	1169	1052	1348
18	003	0108.21	Middle	No	88.13	\$86,000	\$75,792	\$63,364	4860	34.42	1673	1135	1519
18	003	0109.00	Upper	No	131.53	\$86,000	\$113,116	\$94,570	6538	5.14	336	1893	2133
18	003	0110.00	Middle	No	109.35	\$86,000	\$94,041	\$78,625	2560	5.51	141	763	1056
18	003	0111.00	Moderate	No	78.48	\$86,000	\$67,493	\$56,431	2736	10.53	288	831	1139
18	003	0112.01	Moderate	No	62.31	\$86,000	\$53,587	\$44,805	2064	18.22	376	586	923
18	003	0112.02	Moderate	No	78.07	\$86,000	\$67,140	\$56,130	3337	14.53	485	1077	1289
18	003	0112.04	Middle	No	105.79	\$86,000	\$90,979	\$76,063	3452	17.32	598	1043	1219
18	003	0112.05	Middle	No	104.66	\$86,000	\$90,008	\$75,250	3297	10.92	360	881	1309
18	003	0113.02	Moderate	No	57.94	\$86,000	\$49,828	\$41,657	5633	86.10	4850	1127	1374
18	003	0113.03	Moderate	No	70.43	\$86,000	\$60,570	\$50,641	2141	80.71	1728	458	845
18	003	0113.04	Moderate	No	78.26	\$86,000	\$67,304	\$56,270	5296	66.71	3533	1599	1816
18	003	0115.01	Middle	No	81.79	\$86,000	\$70,339	\$58,807	3883	29.54	1147	814	1242
18	003	0115.02	Moderate	No	68.92	\$86,000	\$59,271	\$49,556	2663	21.55	574	750	1042
18	003	0116.03	Upper	No	142.11	\$86,000	\$122,215	\$102,175	6358	14.06	894	2651	2879

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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	003	0116.04	Upper	No	124.21	\$86,000	\$106,821	\$89,306	4356	15.68	683	1201	1410
18	003	0116.05	Middle	No	110.97	\$86,000	\$95,434	\$79,783	3693	18.66	689	1057	1113
18	003	0116.06	Upper	No	165.42	\$86,000	\$142,261	\$118,933	5000	21.24	1062	1585	1842
18	003	0116.07	Upper	No	138.07	\$86,000	\$118,740	\$99,273	5687	18.43	1048	1591	1714
18	003	0116.08	Upper	No	147.78	\$86,000	\$127,091	\$106,250	9270	26.14	2423	2077	2291
18	003	0116.09	Upper	No	197.45	\$86,000	\$169,807	\$141,960	7718	16.03	1237	1861	1948
18	003	0117.01	Upper	No	142.15	\$86,000	\$122,249	\$102,206	4247	11.94	507	1148	1319
18	003	0117.02	Middle	No	88.05	\$86,000	\$75,723	\$63,306	2964	20.38	604	1263	1336
18	003	0118.01	Middle	No	93.51	\$86,000	\$80,419	\$67,236	3838	10.27	394	1482	1611
18	003	0118.02	Middle	No	94.27	\$86,000	\$81,072	\$67,778	1659	3.50	58	595	701
18	003	0119.00	Middle	No	90.50	\$86,000	\$77,830	\$65,066	1960	6.38	125	593	826
18	003	9800.01	Unknown	No	0.00	\$86,000	\$0	\$0	1084	24.54	266	0	0
18	003	9800.02	Unknown	No	0.00	\$86,000	\$0	\$0	133	38.35	51	12	31

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2023 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: NA - NA (Outside of MSA/MD)
 State: 18 - INDIANA (IN)
 County: 033 - DEKALB COUNTY



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	033	0201.00	Upper	No	120.96	\$82,700	\$100,034	\$81,083	4506	5.66	255	1605	1936
18	033	0202.00	Middle	No	109.69	\$82,700	\$90,714	\$73,529	4346	6.70	291	1373	1746
18	033	0203.00	Middle	No	104.42	\$82,700	\$86,355	\$70,000	4173	6.81	284	1199	1559
18	033	0204.00	Upper	No	121.92	\$82,700	\$100,828	\$81,731	7842	7.04	552	2470	2804
18	033	0205.00	Moderate	No	75.16	\$82,700	\$62,157	\$50,382	5987	9.20	551	1603	2451
18	033	0206.01	Middle	No	82.30	\$82,700	\$68,062	\$55,173	3095	8.85	274	1193	1569
18	033	0206.02	Middle	No	91.37	\$82,700	\$75,563	\$61,250	4685	8.26	387	1286	1700
18	033	0207.00	Upper	No	131.84	\$82,700	\$109,032	\$88,380	4254	5.55	236	1352	1536
18	033	0208.00	Middle	No	102.20	\$82,700	\$84,519	\$68,508	4377	4.64	203	1307	1509

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2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 18 - INDIANA (IN)

County: 113 - NOBLE COUNTY



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	113	9717.00	Middle	No	113.68	\$82,700	\$94,013	\$76,208	6212	8.64	537	1776	2294
18	113	9718.00	Middle	No	85.34	\$82,700	\$70,576	\$57,206	3213	11.98	385	758	1189
18	113	9719.00	Moderate	No	78.19	\$82,700	\$64,663	\$52,419	5572	12.49	696	1273	1988
18	113	9720.00	Middle	No	95.10	\$82,700	\$78,648	\$63,750	3096	5.39	167	1113	1745
18	113	9721.00	Middle	No	103.61	\$82,700	\$85,685	\$69,455	4486	15.83	710	1206	1850
18	113	9722.00	Middle	No	97.16	\$82,700	\$80,351	\$65,129	4904	60.54	2969	1315	1752
18	113	9723.00	Middle	No	109.41	\$82,700	\$90,482	\$73,340	4702	15.99	752	1530	2186
18	113	9724.00	Middle	No	100.36	\$82,700	\$82,998	\$67,277	4769	7.88	376	1246	1863
18	113	9725.00	Middle	No	118.65	\$82,700	\$98,124	\$79,538	6567	6.43	422	2120	2420
18	113	9726.00	Middle	No	115.15	\$82,700	\$95,229	\$77,188	3936	5.28	208	1515	2031

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

2023 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 23060 - FORT WAYNE, IN
 State: 18 - INDIANA (IN)
 County: 183 - WHITLEY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 Est. 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	183	0501.00	Middle	No	103.54	\$86,000	\$89,044	\$74,446	5181	6.66	345	1770	2292
18	183	0502.00	Middle	No	116.50	\$86,000	\$100,190	\$83,763	5433	5.36	291	1847	2425
18	183	0503.00	Middle	No	107.79	\$86,000	\$92,699	\$77,500	5219	5.82	304	1741	2136
18	183	0504.01	Middle	No	94.99	\$86,000	\$81,691	\$68,295	3635	7.90	287	1051	1277
18	183	0504.02	Middle	No	119.91	\$86,000	\$103,123	\$86,211	4281	10.58	453	1501	1619
18	183	0505.00	Middle	No	95.21	\$86,000	\$81,881	\$68,456	4940	7.51	371	1426	2095
18	183	0506.00	Middle	No	92.64	\$86,000	\$79,670	\$66,607	2068	6.14	127	788	912
18	183	0507.00	Upper	No	136.21	\$86,000	\$117,141	\$97,930	3434	5.27	181	1134	1305

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Farmers & Merchants Bank

Main Office Location

6464 Merchants Dr
LaOtto, IN 46763-0158

DeKalb County, Butler Township
Census Tract #207

Branch Office Locations

Huntertown Branch
1615 W Gump Rd
Huntertown, IN 46748-0010

Allen County, N. Perry Township
Census Tract #103.01

Churubusco Branch
9309 E Commerce Dr
Churubusco, IN 46723-0224

Whitley County, Smith Township
Census Tract #501.00

Kendallville Branch
2003 E Dowling St
Kendallville, IN 46755

Noble County, Wayne Township
Census Tract #9717.00

Farmers & Merchants Bank

The following information pertains to all bank offices:

HOURS OF OPERATION:

Monday-Friday	8am-5pm
Saturday	8am-12pm

AUTOMATED TELLER/CASH MACHINES:

LaOtto, Hometown, Churubusco, and Kendallville (Open 24 Hours)

LOAN PRODUCTS:

Consumer/Auto

Home Improvement

Personal

Real Estate Mortgages

- Conventional Fixed Rate
- Multifamily Dwelling
- Home Equity
- Construction
- Balloon

Commercial

- Construction
- Farm/Agriculture
- Local Business
 - Working Capital
 - Equipment
 - Revolving Line of Credit

DEPOSIT PRODUCTS:

Simply Free Checking

Easy Interest Checking

50 Advantage Interest Checking

Prestige Checking

Simply Free Business Checking

Business Interest Checking

Simply Savings

Platinum Money Market

Christmas Club

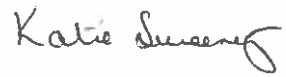
Tax Time

Certificate of Deposit

Individual Retirement Accounts

Safe Deposit Box

Farmers & Merchants Bank has not currently, or within the last two (2) calendar years, received any Community Reinvestment Act related customer comments or complaints.

A handwritten signature in black ink that reads "Katie Sweeney". The signature is written in a cursive style with a large, looping initial "K".

Katie Sweeney
VP/CFO

December 31, 2023

ASSESSMENT AREA DEFINITIONS

Census Tract 103.1	<u>N. Perry Township- Allen County</u> (Huntertown)
Census Tract 103.3	<u>SW Perry Township – Allen County</u> (N. Fort Wayne)
Census Tract 103.4	<u>SE Perry Township – Allen County</u> (N. Fort Wayne)
Census Tract 104	<u>Eel River Township – Allen County</u> (Fort Wayne/Churubusco)
Census Tract 206	<u>Keyser Township – DeKalb County</u> (Garrett/Altona)
Census Tract 207	<u>Butler Township – DeKalb County</u> (LaOtto/Butler Center)
Census Tract 9725	<u>Swan Township – Noble County</u> (LaOtto/Avilla)
Census Tract 501	<u>Smith Township – Whitley County</u> (Churubusco)
Census Tract 9717.00	<u>Wayne Township-Noble County</u> (Kendallville)
Census Tract 9718.00	Wayne/Allen Townships-Noble County (Kendallville)
Census Tract 9719.00	Orange Township-Noble County (Kendallville)

Farmers & Merchants Bank
Miscellaneous Fees and Charges
Effective 06/01/2023

NSF paid or Returned Item Charge.	\$30.00
Bounce Paid Item Charge.	\$30.00
Phone Transfer w/receipt.	\$ 1.00
Green Checking/Esavings paper statement.	\$ 2.79
Loss of Lock Box Key.	\$30.00
Outgoing Wire Transfer- Domestic.	\$30.00
Incoming Wire Transfer.	\$11.00
Outgoing Wire Transfer- Foreign.	may vary
Money Order.	\$ 2.00
Replacement ATM/Debit Card.	\$10.00
Dormant Account Fee.	\$ 5.00
Account Research.	\$20 per hour/ \$20 minimum
Account Balancing Assistance.	\$20 per hour
Continuous Overdraft Charge.	\$3.00 per day after 6 business days
Check/Deposit Ticket Printing.	Dependent on style ordered
Images in Monthly Statement.	\$2.00 per statement cycle
Drilling of Lock Box.Cost
Returned Deposit Item Charge.	\$9.00
Stop Payments.	\$10.00
Non-Customer Check Cashing.	\$5.00
Sweep Fee (deposit).	\$2.00
Sweep Fee (line of credit)..	\$5.00
Garnishment/Levy Fee.	\$20.00
Cashiers Check.	\$5.00
IRA Transaction Fee.	\$10.00
Fax Fee.	\$3.00
Statement Copy (per month)	\$3.00
Premature Account Closing.(if closed within 90 days). . . .	\$25.00
Escheatment Fee.	\$25.00

FARMERS & MERCHANTS BANK

LOAN-TO-DEPOSIT RATIOS (Net Loans / Deposits)

Date	Ratio
December 31, 2023	62.06%
September 30, 2023	63.39%
June 30, 2023	64.25%
March 31, 2023	56.81%
December 31, 2022	56.94%

IMPORTANT NOTICE TO DATA USERS

The disclosure statement was prepared by the Federal Financial Institutions Examination Council (FFIEC) from data submitted by this lending institution. Regulation C, which implements that Home Mortgage Disclosure Act, requires lending institutions to make disclosure statements available to the public at their home office within three business days after receipt from the FFIEC, and also certain branch offices or upon request. This disclosure statement is subject to final review and revision if necessary. Inaccuracies should be reported immediately to this institutions' supervisory agency.

Loans purchased, by location of property and type of loan, 2022												
MSA/MD: 23060 - Fort Wayne, IN												
CENSUS TRACT OR COUNTY NAME (C Loans on 1- to 4-Family and Manufactured Home Dwellings												
Home Purchase Loans												
A	B		C		D		E		F		G	
FHA, FSA/RHS & VA	Number	\$Amount	Conventional Number	Refinancings Number	Home Improvement Loans Number	\$Amount	Loans on Dwellings For 5 or More Families Number	\$Amount	Nonoccupant Loans From Columns A, B, C, and D Number	\$Amount	Loans On Manufactured Home Dwellings From Columns A, B, C, & D Number	\$Amount
Allen County/Indiana/000100	5	625000	1	85000	2	230000	0	0	0	0	0	0
Allen County/Indiana/000300	8	1230000	9	1725000	2	240000	0	0	0	1	95000	0
Allen County/Indiana/000400	3	405000	4	580000	0	0	0	0	0	0	0	0
Allen County/Indiana/000500	5	615000	1	145000	0	0	0	0	0	0	0	0
Allen County/Indiana/000600	1	185000	1	95000	0	0	0	0	0	1	95000	0
Allen County/Indiana/000701	8	1090000	1	95000	1	115000	0	0	0	0	0	0
Allen County/Indiana/000704	2	260000	3	515000	0	0	0	0	0	0	0	0
Allen County/Indiana/000800	14	2050000	9	1125000	1	105000	0	0	0	1	75000	0
Allen County/Indiana/000900	5	665000	2	220000	1	75000	0	0	0	0	0	0
Allen County/Indiana/001000	0	0	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/001100	0	0	1	275000	1	195000	0	0	0	0	0	0
Allen County/Indiana/001200	0	0	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/001300	0	0	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/001600	2	160000	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/001700	0	0	1	105000	0	0	0	0	0	0	0	0
Allen County/Indiana/002000	3	515000	3	335000	0	0	0	0	0	0	0	0
Allen County/Indiana/002100	1	165000	2	220000	1	95000	0	0	0	0	0	0
Allen County/Indiana/002200	6	890000	2	540000	1	65000	1	55000	0	0	0	0
Allen County/Indiana/002300	4	340000	1	55000	0	0	0	0	0	0	0	0
Allen County/Indiana/002500	3	335000	4	490000	1	145000	0	0	0	0	0	0
Allen County/Indiana/002600	5	735000	5	655000	0	0	0	0	0	0	0	0
Allen County/Indiana/002800	1	95000	1	135000	1	75000	0	0	0	1	125000	0
Allen County/Indiana/002900	1	45000	0	0	0	0	0	0	0	1	75000	0
Allen County/Indiana/003000	6	690000	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/003100	8	840000	1	55000	1	105000	0	0	0	0	0	0
Allen County/Indiana/003200	10	1480000	7	995000	5	605000	0	0	0	0	0	0
Allen County/Indiana/003301	7	1035000	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/003304	6	990000	3	395000	0	0	0	0	0	0	0	0
Allen County/Indiana/003400	7	1035000	9	1335000	4	450000	0	0	0	0	0	0
Allen County/Indiana/003500	7	1065000	2	330000	2	150000	0	0	0	0	0	0
Allen County/Indiana/003600	6	720000	1	145000	1	85000	0	0	0	0	0	0
Allen County/Indiana/003700	10	1250000	0	0	2	260000	0	0	0	0	0	0
Allen County/Indiana/003800	7	915000	0	0	0	0	0	0	0	0	0	0
Allen County/Indiana/003901	2	350000	4	450000	1	85000	0	0	0	1	85000	0
Allen County/Indiana/003902	2	390000	6	1070000	1	135000	0	0	0	0	0	0
Allen County/Indiana/004000	4	590000	2	370000	0	0	0	0	0	1	125000	0
Allen County/Indiana/004101	4	890000	6	1080000	1	145000	0	0	0	0	0	0
Allen County/Indiana/004103	2	410000	1	165000	1	115000	0	0	0	0	0	0
Allen County/Indiana/004300	2	170000	1	35000	0	0	0	0	0	1	35000	0
Allen County/Indiana/004400	2	220000	2	260000	0	0	0	0	0	1	125000	0
Allen County/Indiana/010100	4	970000	2	360000	1	255000	0	0	0	0	0	0
Allen County/Indiana/010201	12	3950000	17	6425000	7	2505000	0	0	0	0	0	0

Total	195	40835000	15	3315000	52	5690000	47	10685000	16	2360000	2	480000
Free Form Text Only												
Male	1	65000	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	1	45000	1	45000	0	0	0	0
Joint	0	0	0	0	0	0	0	0	1	85000	0	0
Sex Not Available	0	0	0	0	0	0	1	75000	0	0	0	0
Total	1	65000	0	0	1	45000	2	120000	1	85000	0	0
Race Not Available												
Male	263	46125000	23	3075000	99	12795000	80	15230000	38	5970000	4	1440000
Female	165	22585000	13	1025000	71	7585000	51	8395000	21	3155000	3	475000
Joint	259	54025000	17	2385000	59	9085000	51	10455000	13	3915000	2	480000
Sex Not Available	974	1768830000	63	10675000	248	34740000	192	38820000	66	12250000	1465	2.82E+08
Total	1661	1891565000	116	17160000	477	64205000	374	72900000	138	25290000	1474	2.84E+08

Disposition of loan applications, by ethnicity and sex of applicant, 2022

MSA/MD: 23060 - Fort Wayne, IN

ETHNICITY AND SEX	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Ethnicity												
Hispanic or Latino												
Male	278	44010000	22	2610000	84	8740000	64	11140000	16	1900000	4	9400000
Female	161	21255000	16	1680000	52	5460000	22	3250000	7	8250000	1	1250000
Joint	84	14640000	6	840000	18	2000000	15	35650000	6	4600000	1	1850000
Sex Not Available	0	0	0	0	2	340000	0	0	0	0	0	0
Total	523	79905000	44	5130000	156	16540000	101	17955000	29	3185000	6	1250000
Not Hispanic or Latino												
Male	4020	658480000	248	38870000	889	104515000	727	126325000	225	35505000	71	13955000
Female	2651	374375000	176	23400000	678	64300000	468	70350000	138	17500000	55	10745000
Joint	4293	828145000	184	34320000	573	77245000	598	125880000	130	22240000	63	15205000
Sex Not Available	40	5890000	2	530000	20	3030000	22	3110000	4	560000	0	0
Total	11004	1866890000	610	97120000	2160	249090000	1815	325665000	497	75805000	189	39905000
Joint												
Male												
Male	19	3585000	0	0	9	875000	7	1175000	1	85000	1	125000
Female												
Female	12	2150000	1	55000	7	465000	2	180000	0	0	0	0
Joint												
Joint	206	38760000	14	3910000	42	5260000	36	7280000	2	450000	0	0
Sex Not Available	1	325000	0	0	0	0	0	0	0	0	0	0
Total	238	44820000	15	3965000	58	6600000	45	8635000	3	535000	1	125000
Free Form Text Only												
Male												
Male	2	450000	0	0	2	570000	1	235000	1	75000	0	0
Female												
Female	1	75000	0	0	1	275000	0	0	0	0	0	0
Joint												
Joint	0	0	0	0	0	0	0	0	0	0	0	0
Sex Not Available	0	0	0	0	0	0	0	0	0	0	0	0
Total	3	525000	0	0	3	845000	1	235000	1	75000	0	0
Ethnicity Not Available												
Male												
Male	259	43485000	28	3080000	96	12250000	63	12185000	27	4555000	4	1240000
Female												
Female	145	18895000	13	1205000	57	5875000	36	6120000	22	2960000	3	635000
Joint												
Joint	266	54180000	23	3805000	56	6760000	51	10275000	12	3270000	2	560000
Sex Not Available	970	1767770000	64	10750000	251	35145000	190	38630000	63	11835000	1465	2.82E+08
Total	1640	1884330000	128	18840000	460	60030000	340	67210000	124	22620000	1474	2.84E+08

Disposition of applications by income, race, and ethnicity of applicant, 2021												
MSA/MD: 23060 - Fort Wayne, IN												
INCOME, RACE AND ETHNICITY												
	Applications Received	Loans Originated	Apps. Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness	Purchased Loans					
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount	\$Amount
LESS THAN 50% OF MSA/MD MEDIAN												
Race												
American Indian or Alaska Native	26	12	1	85000	7	1705000	5	425000	1	105000	0	0
Asian	306	174	14	1370000	60	7100000	44	5250000	14	1480000	6	920000
Black or African American	284	114	11	1055000	103	8275000	45	4355000	11	945000	0	0
Native Hawaiian or Other Pacific Islander	12	3	5	255000	4	520000	0	0	0	0	0	0
White	2287	1270	105	8095000	569	49175000	265	28545000	78	7830000	21	2595000
2 or more minority races	9	3	0	235000	4	200000	2	270000	0	0	0	0
Joint	17	4	0	185000	12	850000	1	185000	0	0	0	0
Free Form Text Only	2	0	0	0	1	45000	1	45000	0	0	0	0
Race Not Available	424	180	21	1715000	141	13975000	59	6345000	23	3755000	10	1050000
Ethnicity												
Hispanic or Latino	214	123	12	750000	55	5645000	19	1975000	5	615000	1	205000
Not Hispanic or Latino	2721	1457	123	10085000	703	61865000	339	36215000	99	9825000	26	3310000
Joint	29	9	0	1125000	13	1295000	7	775000	0	0	0	0
Free Form Text Only	1	1	0	75000	0	0	0	0	0	0	0	0
Ethnicity Not Available	402	170	22	1740000	130	13040000	57	6455000	23	3675000	10	1050000
50-79% OF MSA/MD MEDIAN												
Race												
American Indian or Alaska Native	25	17	0	2225000	5	155000	3	275000	0	0	1	205000
Asian	233	160	5	565000	34	4990000	32	5000000	2	210000	3	525000
Black or African American	374	207	11	1365000	86	9430000	54	7590000	16	1900000	3	435000
Native Hawaiian or Other Pacific Islander	6	4	0	590000	1	105000	0	0	1	45000	0	0
White	3880	2675	148	18230000	511	51175000	426	58860000	120	15450000	53	9315000
2 or more minority races	7	5	0	465000	1	5000	0	0	1	55000	0	0
Joint	64	31	5	525000	15	1825000	5	1125000	8	730000	0	0
Free Form Text Only	1	1	0	65000	0	0	0	0	0	0	0	0
Race Not Available	630	347	28	3150000	130	16360000	92	14310000	33	4585000	11	1725000
Ethnicity												
Hispanic or Latino	297	176	15	1635000	61	5925000	35	5255000	10	860000	1	185000
Not Hispanic or Latino	4259	2900	144	18360000	581	60805000	493	68455000	141	17975000	60	10450000
Joint	58	36	3	385000	13	1165000	4	690000	2	180000	0	0
Free Form Text Only	3	1	0	95000	2	570000	0	0	0	0	0	0
Ethnicity Not Available	603	334	35	3455000	126	15580000	80	12760000	28	3960000	10	1570000
80-99% OF MSA/MD MEDIAN												
Race												
American Indian or Alaska Native	6	3	0	445000	2	90000	1	205000	0	0	0	0
Asian	52	33	2	580000	11	1125000	3	465000	3	375000	0	0
Black or African American	117	62	5	845000	19	2525000	22	4060000	9	1495000	0	0
Native Hawaiian or Other Pacific Islander	2	2	0	90000	0	0	0	0	0	0	0	0
White	1125	819	45	6175000	110	13000000	117	20305000	34	4950000	13	2575000
2 or more minority races	3	0	0	345000	1	25000	1	115000	1	205000	0	0
Joint	23	16	0	3280000	2	300000	4	750000	1	135000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	179	106	14	1860000	18	2350000	31	4865000	10	1340000	2	360000
Ethnicity												
Hispanic or Latino	84	56	4	680000	11	1145000	9	1345000	4	750000	1	315000
Not Hispanic or Latino	1221	865	47	6595000	124	14530000	139	24315000	46	6620000	12	2280000
Joint	30	17	1	125000	6	640000	6	1050000	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	172	103	14	2060000	22	3100000	25	4055000	8	1130000	2	360000

100-119% OF MSA/MD MEDIAN																
Race																
American Indian or Alaska Native	7	1055000	2	230000	0	0	3	435000	0	0	0	2	390000	0	0	
Asian	108	23910000	73	16425000	1	245000	12	2670000	19	4185000	3	385000	3	385000	1	215000
Black or African American	166	30130000	105	20045000	5	735000	31	4595000	20	4040000	5	715000	5	715000	3	655000
Native Hawaiian or Other Pacific Islander	4	380000	3	345000	0	0	1	35000	0	0	0	0	0	0	0	0
White	2455	401425000	1804	300080000	109	16675000	246	30420000	245	46785000	51	7465000	51	7465000	31	6965000
2 or more minority races	1	15000	0	0	0	0	1	15000	0	0	0	0	0	0	0	0
Joint	57	9995000	35	6235000	5	1185000	10	980000	7	1595000	0	0	0	0	1	215000
Free Form Text Only	1	85000	0	0	0	0	0	0	0	0	0	1	85000	0	0	0
Race Not Available	375	62175000	234	38240000	11	2235000	51	6995000	54	10240000	25	4465000	25	4465000	7	1625000
Ethnicity																
Hispanic or Latino	112	19350000	77	12745000	6	840000	10	1630000	16	3800000	3	335000	3	335000	2	420000
Not Hispanic or Latino	2632	440360000	1901	324155000	111	17415000	266	36540000	271	52955000	63	9295000	63	9295000	35	7815000
Joint	71	11415000	51	8235000	2	460000	7	795000	11	1925000	0	0	0	0	0	0
Free Form Text Only	3	865000	1	355000	0	0	1	275000	1	235000	0	0	0	0	0	0
Ethnicity Not Available	366	57180000	226	36110000	12	2360000	51	6905000	46	7930000	21	3875000	21	3875000	6	1440000
120% OR MORE OF MSA/MD MEDIAN																
Race																
American Indian or Alaska Native	16	3450000	7	1965000	1	115000	3	405000	2	470000	3	495000	3	495000	0	0
Asian	186	55630000	115	36875000	5	1835000	21	3045000	38	11470000	7	2405000	7	2405000	1	315000
Black or African American	202	46540000	114	29760000	5	1045000	42	7210000	33	6895000	8	1630000	8	1630000	2	620000
Native Hawaiian or Other Pacific Islander	7	1345000	5	1005000	0	0	2	340000	0	0	0	0	0	0	0	0
White	4706	1064170000	3587	818345000	170	43190000	371	59045000	472	120690000	106	22900000	106	22900000	44	13930000
2 or more minority races	2	880000	2	880000	0	0	0	0	0	0	0	0	0	0	0	0
Joint	158	37690000	105	26155000	5	1605000	12	1650000	29	6785000	7	1495000	7	1495000	1	265000
Free Form Text Only	1	75000	0	0	0	0	0	0	1	75000	0	0	0	0	0	0
Race Not Available	787	164815000	510	123540000	32	6780000	108	19990000	103	25975000	34	8530000	34	8530000	19	6715000
Ethnicity																
Hispanic or Latino	130	26890000	83	16485000	5	855000	17	1965000	19	5005000	6	580000	6	580000	0	0
Not Hispanic or Latino	4984	1150180000	3727	870665000	169	42945000	422	70220000	542	137920000	124	28430000	124	28430000	47	14955000
Joint	166	37460000	120	27210000	9	2995000	19	2705000	17	4195000	1	355000	1	355000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	785	180065000	515	122165000	35	7775000	101	16795000	100	25240000	34	8090000	34	8090000	20	6890000

