



CRA PUBLIC FILE



There were no written public comments received relating to the bank's performance in helping to meet community credit needs neither during the 2023 and 2022 calendar years nor for the prior quarters in 2024 ending March 31 and June 30.

PUBLIC DISCLOSURE

May 28, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Internet Bank of Indiana
Certificate Number: 34607

8701 East 116th Street
Fishers, Indiana 46038

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 (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The bank’s rating is derived from a point allocation system established in the bank’s CRA Strategic Plan, which the FDIC approved in 2021. Examiners used this system to evaluate the bank’s performance for each year of the evaluation period: 2021, 2022, and 2023. Under this system, the bank met the standards for Satisfactory performance in all years evaluated. Given that the bank demonstrated Satisfactory performance in all three years under review, examiners assigned an overall rating of Satisfactory for the entire evaluation period.

Throughout the evaluation period, the bank’s performance was particularly strong with respect to residential lending. Examiners noted inconsistent performance related to small business lending.

The following table 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 section of this evaluation for specific details regarding the bank’s performance under each performance year of the Strategic Plan. A more detailed scoring matrix is included in the Strategic Plan Scoring Matrix appendix.

Strategic Plan Performance by Year		
Year	Points Earned	Rating
2021	26	Satisfactory
2022	24	Satisfactory
2023	28	Satisfactory

DESCRIPTION OF INSTITUTION

First Internet Bank of Indiana (First Internet Bank) is headquartered in Fishers, Indiana, directly northeast of Indianapolis, Indiana. First Internet Bank is wholly owned by First Internet Bancorp, which is also based in Fishers. The bank was rated Satisfactory at its previous FDIC CRA Performance Evaluation dated April 6, 2021, based on Interagency Strategic Plan Examination Procedures.

The bank does not maintain a traditional branch network, instead using technology to offer banking services online and using the internet as a primary delivery channel. 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. The bank operates one loan production

office in Schaumburg, Illinois; however, the bank provides no consumer loans, deposits, or any other consumer services at that location.

First Internet Bank offers a variety of loan and deposit products through online platforms and digital channels. Loan products include commercial and public finance loans, as well as consumer loans such as credit cards, auto, personal, and student loans. Deposit products include checking, savings, certificates of deposit, individual retirement, and health savings accounts. First Internet Bank also partners with financial technology companies, which develop and offer various financial products and solutions to a broader network of end users.

The bank’s assets totaled \$5.3 billion as of March 31, 2024. This figure includes total loans of \$3.9 billion, total deposits of \$4.3 billion, and total securities of \$718.4 million. The bank’s total asset size increased by approximately \$1.1 billion, or 25.4 percent, since the previous evaluation. The following table provides a breakdown of the bank’s loan portfolio by category.

Loan Portfolio Distribution as of 3/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	353,105	9.0
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	414,571	10.5
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	1,208,989	30.7
Total Real Estate Loans	1,976,665	50.2
Commercial and Industrial Loans	1,034,359	26.3
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	392,629	10.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	528,740	13.5
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	3,932,393	100.0
<i>Source: Reports of Condition and Income</i>		

Commercial lending is the primary lending focus of the bank. As shown in the table above, commercial real estate loans (i.e., “secured by nonfarm nonresidential properties”) and commercial and industrial loans make up the largest percentages of the bank’s total loan portfolio at 30.7 and 26.3 percent, respectively. Municipal loans make up almost all loans categorized as “other” and account for 13.5 percent of the loan portfolio. Although residential mortgage lending makes up a relatively small percentage of the bank’s total loan portfolio, the bank originated and sold a substantial number of home mortgage loans to secondary market investors during the review period, and the loan portfolio composition does not reflect that activity. For example, the bank reported 2,768 loans totaling \$880.4 million under the Home Mortgage Disclosure Act (HMDA) in 2021. In January 2023, the bank exited the consumer mortgage lending business.

Examiners did not identify any financial, legal, or other impediments that would limit First Internet Bank'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 (MSA) as its assessment area. This delineation is unchanged from the previous CRA evaluation. The assessment area conforms to the CRA regulatory requirements. It consists of contiguous whole geographies where the bank has its office, does not reflect illegal discrimination, and does not arbitrarily exclude any LMI geographies.

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 in Hamilton County, directly north of Indianapolis.

Economic and Demographic Data

Examiners used 2011-2015 American Community Survey (ACS) demographic data estimates, which are refreshed every five years, to evaluate the bank's performance in 2021. For 2022 and 2023, examiners evaluated performance using 2020 U.S. Census data, which uses the 2020 Census Demographic and Housing Characteristics file for the majority of population-related fields and 2016-2020 ACS for the remaining fields.

The 2020 U.S. Census substantively revised both the number and income levels for the census tracts in the assessment area. According to 2015 ACS data, the assessment area consisted of 386 census tracts with the following income designations: 67 low-income, 103 moderate-income, 123 middle-income, 91 upper-income, and 2 tracts with no income designation. Based on updated data from the 2020 U.S. Census, the assessment area now consists of 461 census tracts with the following income designations: 58 low-income, 114 moderate-income, 166 middle-income, 114 upper-income, and 9 tracts with no income designation.

The following table details the most recent 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)	461	12.6	24.7	36.0	24.7	2.0
Population by Geography	2,058,839	8.4	21.4	37.9	30.8	1.4
Housing Units by Geography	844,121	10.0	22.8	37.7	28.1	1.3
Owner-Occupied Units by Geography	503,386	4.8	16.6	41.9	35.8	0.9
Occupied Rental Units by Geography	266,641	16.5	32.2	32.0	17.3	2.0
Vacant Units by Geography	74,094	21.4	31.8	29.9	15.0	1.9
Businesses by Geography	314,942	8.5	19.9	34.9	33.7	3.1
Farms by Geography	8,488	5.6	15.6	47.3	30.4	1.1
Family Distribution by Income Level	489,837	20.6	17.9	20.8	40.7	0.0
Household Distribution by Income Level	770,027	23.2	16.4	18.5	41.8	0.0
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$80,981	Median Housing Value			\$178,971
			Median Gross Rent			\$959
			Families Below Poverty Level			7.9%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Approximately 47.5 percent of the assessment area’s population resides in Marion County. 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 2020 U.S. Census data, the assessment area contains 844,121 housing units. Of those, 59.6 percent are owner-occupied, 31.6 percent are occupied rental units, and 8.8 percent are vacant. The median housing value of \$178,971 represents a 24.6 percent increase from the 2015 ACS. Over the same period, the median family income level experienced a 21.2 percent increase, with a corresponding 2.8 percent decline in families below the poverty level.

D&B data from 2023 shows the assessment area contains 314,942 non-farm businesses. Of those businesses, 92.0 percent have revenues of \$1.0 million or less, 59.1 percent employ four or fewer employees, and 94.5 percent operate from a single location. D&B data also shows the largest industries in the assessment area are services (32.4 percent); non-classifiable establishments (29.8 percent); finance, insurance, and real estate (11.1 percent); retail trade (8.1 percent); and construction (6.0 percent). According to February 2024 Moody’s Analytics, major employers in the assessment area include Indiana University Health, St. Vincent Hospitals and Health Services, Community Health Network, Eli Lilly and Company, Walmart Inc., The Kroger Company, and FedEx.

Data obtained from the U.S. Bureau of Labor Statistics shows that throughout the assessment area and the State of Indiana, unemployment rates slightly decreased from 2021 to 2022 and then

slightly increased in 2023. Unemployment rates in the assessment area are generally below state levels, with the exception of Madison and Marion Counties. Additionally, assessment area unemployment rates mostly fall below the national average during the evaluation period.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
Boone County	2.3	2.1	2.5
Hamilton County	2.4	2.2	2.5
Hancock County	2.8	2.6	2.8
Hendricks County	2.8	2.5	2.7
Johnson County	2.9	2.4	2.7
Madison County	4.5	3.4	3.6
Marion County	4.9	3.2	3.3
Morgan County	3.2	2.8	3.0
Shelby County	3.3	2.5	2.8
State	3.9	3.1	3.3
National Average	5.3	3.6	3.6
<i>Source: Bureau of Labor Statistics</i>			

Examiners analyze mortgage lending to borrowers of different income levels using FFIEC-estimated median family income levels for the year in which a loan is originated. The following table presents the low-, moderate-, middle-, and upper-income ranges for the MSA during the evaluation period.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Indianapolis-Carmel-Anderson, IN MSA Median Family Income (26900)				
2021 (\$79,700)	<\$39,850	\$39,850 to <\$63,760	\$63,760 to <\$95,640	≥\$95,640
2022 (\$91,900)	<\$45,950	\$45,950 to <\$73,520	\$73,520 to <\$110,280	≥\$110,280
2023 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
<i>Source: FFIEC</i>				

Competition

First Internet Bank operates in a highly competitive market for financial services. According to FDIC Deposit Market Share data as of June 30, 2023, 44 FDIC-insured institutions operated 475 offices in the assessment area, with \$84.7 billion in deposits. First Internet Bank ranked 9th in market share with 4.6 percent of total deposits. The top three institutions accounted for 46.0 percent of the deposit market share. 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 4.6 percent. According to bank data, customers located outside of the bank's assessment area hold approximately 75.0 percent of total deposits.

High levels of competition also exist for home mortgage and small business loans in the assessment area from credit unions, non-bank lenders, and regional and national banks. In 2022, 636 lenders reported 65,152 home mortgage loans originated or purchased in the assessment area. First Internet Bank ranked 31st with a market share of 1.0 percent by number of loans. The top three lenders accounted for 12.4 percent of all activity by number of loans. With respect to small business lending, 169 lenders reported 45,381 small business loans originated or purchased in 2022. First Internet Bank ranked 49th with a market share of 0.1 percent by number of loans. The top three lenders accounted for 51.6 percent of all activity by number of loans.

Community Contacts

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 these needs. It also shows what credit and community development opportunities are available.

Examiners reviewed recent contacts with the director of a local housing organization that focuses on LMI housing needs and the director of a state government-sponsored entity that supports small businesses and entrepreneurs. One contact noted the area economy continues to move in the right direction and unemployment remains low; however, inflation continues to pose a significant challenge. The contact also noted small business lending generally has become more restricted as banks become more risk adverse, which has resulted in many small businesses and entrepreneurs to struggle to obtain financing. The contact stated affordable housing remains a significant problem as the housing inventory is low, prices are elevated, and lenders are becoming more restrictive. The contact believed local banks could be more supportive in establishing or expanding community-based lending and felt financial literacy and technical assistance for small businesses continues to be a need. The other contact echoed that affordable housing is a significant need and in high demand as the area continues to experience strong growth and development. Housing production has failed to keep up with this growth, the contacted stated. Additionally, the contact stated there is always a need for grants to nonprofit organizations dedicated to assisting LMI individuals, families, and senior citizens. The contact expressed a desire for banks to have more flexibility in providing grant money and loan terms. The contact also stated a desire for representatives of local banks to be more involved as directors and related roles of local organizations.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable housing and small business financing represent primary credit needs in the assessment area. In addition, community development needs include affordable housing assistance, community-based lending, financial literacy, small business technical assistance, LMI housing program grants, and bank management becoming more involved

in leadership roles of local organizations (such as serving as directors). Furthermore, opportunities exist to work with entrepreneurs, as interest and need among potential entrepreneurs remains strong.

SCOPE OF EVALUATION

Examiners evaluated First Internet Bank’s CRA performance using the Interagency Strategic Plan Examination Procedures. Examiners evaluated the bank’s performance under the FDIC-approved Strategic Plan covering the period from January 1, 2021 to December 31, 2023.

The Strategic Plan sets forth 12 separate tests to evaluate the bank’s CRA performance. The first five tests are residential lending-related tests, the next four tests are small business lending-related tests, and the final three tests are community development activity-related tests. 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	
Residential Lending	
<i>Test 1</i>	Percentage of mortgage loans (#) made in low-income tracts
<i>Test 2</i>	Percentage of mortgage loans (#) made in moderate-income tracts
<i>Test 3</i>	Percentage of mortgage loans (#) made to low-income borrowers
<i>Test 4</i>	Percentage of mortgage loans (#) made to moderate-income borrowers
<i>Test 5</i>	Total mortgage loans (\$) made in LMI tracts and to LMI borrowers as a percentage of prior year total HMDA loans*
Small Business Lending	
<i>Test 6</i>	Total small business loan commitments (\$) as a percentage of prior year-end total assets
<i>Test 7</i>	Percentage of small business loan commitments (\$) made to borrowers with ≤ \$1.0 million in revenue
<i>Test 8</i>	Percentage of small business loan commitments (\$) made in low-income tracts
<i>Test 9</i>	Percentage of small business loan commitments (\$) made in moderate-income tracts
Community Development Activity	
<i>Test 10</i>	Community development loans and new investments as a percentage of prior year-end total deposits
<i>Test 11</i>	Community development investments (existing and new) as a percentage of prior year-end total deposits
<i>Test 12</i>	Service hours per employee who work/reside in the assessment area
<i>Source: Strategic Plan</i>	
<i>(*) A loan in a LMI tract and to a LMI borrower cannot be counted twice in this calculation</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 2021, 2022, and 2023. 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 2021, 2022, and 2023.

Total Home Mortgage and Small Business Lending				
Year	Home Mortgage #	Home Mortgage \$(000)	Small Business #	Small Business \$(000)
2021	2,768	880,356	541	163,177
2022	1,743	551,824	369	200,702
2023	175	52,511	602	252,770
<i>Sources: 2021-2023 HMDA and CRA small business loan data</i>				

Of the bank’s total home mortgage and small business lending activity, approximately 14.4 percent 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 home mortgage and small business lending inside the assessment area to evaluate the bank’s performance under Test 1 through Test 9 of the Strategic Plan.

Home Mortgage and Small Business Lending Inside Assessment Area				
Year	Home Mortgage #	Home Mortgage \$(000)	Small Business #	Small Business \$(000)
2021	730	211,287	101	28,489
2022	669	181,833	53	15,948
2023	73	17,146	63	16,905
<i>Sources: 2021-2023 HMDA and CRA small business loan data</i>				

Additionally, the bank provided data on community development loans, qualified investments, and community development services for 2021, 2022, and 2023.

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 Non-Compliance for each test by year. These assessments corresponded to specific point values: negative two for Substantial Non-Compliance, zero for Needs to Improve, two for Satisfactory, and four for Outstanding. According to the plan, the bank must earn at least 24 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

RESIDENTIAL LENDING TESTS

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

This test measures the percentage of HMDA-reportable loans for purchase, improvement, and refinance by number made in low-income census tracts within the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 1 – Performance Ranges and Ratings	
% by # of Lending in Low-Income Tracts	Rating
> 4.68	Outstanding
3.12 – 4.68	Satisfactory
1.95 – 3.11	Needs to Improve
< 1.95	Substantial Non-Compliance

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

Test 1 – Bank Performance				
Year	Total Loans in Low-Income Tracts	% by # of Lending in Low-Income Tracts	Rating	Points Earned
2021	66	9.1	Outstanding	4
2022	84	12.7	Outstanding	4
2023	15	21.7	Outstanding	4

The bank met the standard for Outstanding in 2021, 2022, and 2023.

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

This test measures the percentage of HMDA-reportable loans for purchase, improvement, and refinance by number made in moderate-income census tracts within the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 2 – Performance Ranges and Ratings	
% by # of Lending in Moderate-Income Tracts	Rating
> 17.58	Outstanding
11.72 – 17.58	Satisfactory
7.33 – 11.71	Needs to Improve
< 7.33	Substantial Non-Compliance

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

Test 2 – Bank Performance				
Year	Total Loans in Moderate-Income Tracts	% by # of Lending in Moderate-Income Tracts	Rating	Points Earned
2021	164	22.7	Outstanding	4
2022	201	30.4	Outstanding	4
2023	29	42.0	Outstanding	4

The bank met the standard for Outstanding in 2021, 2022, and 2023.

Test 3 – Home Mortgage Lending to Low-Income Borrowers

This test measures the percentage of HMDA-reportable loans for purchase, improvement, and refinance by number made to low-income borrowers in the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 3 – Performance Ranges and Ratings	
% by # of Lending to Low-Income Borrowers	Rating
> 9.85	Outstanding
6.57 – 9.85	Satisfactory
4.11 – 6.56	Needs to Improve
< 4.11	Substantial Non-Compliance

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

Test 3 – Bank Performance				
Year	Total Loans to Low-Income Borrowers	% by # of Lending to Low-Income Borrowers	Rating	Points Earned
2021	80	11.1	Outstanding	4
2022	145	21.9	Outstanding	4
2023	28	40.6	Outstanding	4

The bank met the standard for Outstanding in 2021, 2022, and 2023.

Test 4 – Home Mortgage Lending to Moderate-Income Borrowers

This test measures the percentage of HMDA-reportable loans for purchase, improvement, and refinance by number made to moderate-income borrowers in the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 4 – Performance Ranges and Ratings	
% by # of Lending to Moderate-Income Borrowers	Rating
> 22.27	Outstanding
14.85 – 22.27	Satisfactory
9.28 – 14.84	Needs to Improve
< 9.28	Substantial Non-Compliance

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

Test 4 – Bank Performance				
Year	Total Loans to Moderate-Income Borrowers	% by # of Lending to Moderate-Income Borrowers	Rating	Points Earned
2021	195	27.0	Outstanding	4
2022	250	37.8	Outstanding	4
2023	26	37.7	Outstanding	4

The bank met the standard for Outstanding in 2021, 2022, and 2023.

Test 5 – Total Home Mortgage Lending in LMI Tracts and to LMI Borrowers

This test measures the total dollar volume of HMDA-reportable loans for purchase, improvement, and refinance made in LMI tracts and to LMI borrowers as a percentage of prior year total HMDA loans within the assessment area. Examiners did not double count loans to LMI borrowers located in LMI tracts. The following table outlines the performance ranges and corresponding ratings for this test.

Test 5 – Performance Ranges and Ratings	
Total Home Mortgage Lending in LMI Tracts + to LMI Borrowers as % of Prior Year Total HMDA	Rating
> 20.95	Outstanding
13.97 – 20.95	Satisfactory
8.73 – 13.96	Needs to Improve
< 8.73	Substantial Non-Compliance

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

Test 5 – Bank Performance				
Year	Total Home Mortgage Lending in LMI Tracts + to LMI Borrowers \$(000)	Total Home Mortgage Lending in LMI Tracts + to LMI Borrowers as % of Prior Year Total HMDA	Rating	Points Earned
2021	\$64,519	28.0	Outstanding	4
2022	\$98,434	46.9	Outstanding	4
2023	\$11,085	6.1	Substantial Non-Compliance	-2

The bank met the standard for Outstanding in 2021 and 2022 and Substantial Non-Compliance in 2023. As previously mentioned, the bank exited the consumer mortgage business in 2023 resulting in a significant decrease in total home mortgage lending as a percentage of prior year total HMDA lending.

SMALL BUSINESS LENDING TESTS

Test 6 – Total Small Business Lending

This test measures the total dollar volume of small business loans 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 ratings for this test.

Test 6 – Performance Ranges and Ratings	
Total Small Business Lending as % of Prior Year-End Assets	Rating
> 1.13	Outstanding
0.75 – 1.13	Satisfactory
0.47 – 0.74	Needs to Improve
< 0.47	Substantial Non-Compliance

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

Test 6 – Bank Performance				
Year	Total Small Business Lending \$(000)	Total Small Business Lending as % of Prior Year-End Assets	Rating	Points Earned
2021	\$57,722	1.4	Outstanding	4
2022	\$18,739	0.4	Substantial Non-Compliance	-2
2023	\$31,647	0.7	Needs to Improve	0

The bank met the standard for Outstanding in 2021, Substantial Non-Compliance in 2022, and Needs to Improve in 2023.

Test 7 – Small Business Lending to Borrowers with Revenues of \$1.0 Million or Less

This test measures the percentage of small business loans by dollar volume in the assessment area made to businesses with gross annual revenues of \$1.0 million or less. The following table outlines the performance ranges and corresponding ratings for this test.

Test 7 – Performance Ranges and Ratings	
% by \$ of Lending to Borrowers with Revenues ≤ \$1.0 Million	Rating
> 37.57	Outstanding
25.05 – 37.57	Satisfactory
15.66 – 25.04	Needs to Improve
< 15.66	Substantial Non-Compliance

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

Test 7 – Bank Performance				
Year	Total Lending to Borrowers with Revenues ≤ \$1.0 Million \$(000)	% by \$ of Lending to Borrowers with Revenues ≤ \$1.0 Million	Rating	Points Earned
2021	\$7,572	13.1	Substantial Non-Compliance	-2
2022	\$3,811	20.3	Needs to Improve	0
2023	\$9,497	30.0	Satisfactory	2

The bank met the standard for Substantial Non-Compliance in 2021, Needs to Improve in 2022, and Satisfactory in 2023.

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

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

Test 8 – Performance Ranges and Ratings	
% by \$ of Lending in Low-Income Tracts	Rating
> 13.02	Outstanding
8.68 – 13.02	Satisfactory
5.43 – 8.67	Needs to Improve
< 5.43	Substantial Non-Compliance

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

Test 8 – Bank Performance				
Year	Total Lending in Low-Income Tracts \$(000)	% by \$ of Lending in Low-Income Tracts	Rating	Points Earned
2021	\$5,593	9.69	Satisfactory	2
2022	\$1,130	6.03	Needs to Improve	0
2023	\$3,421	10.81	Satisfactory	2

The bank met the standard for Satisfactory in 2021 and 2023 and Needs to Improve in 2022.

Test 9 – Small Business Lending in Moderate-Income Census Tracts

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

Test 9 – Performance Ranges and Ratings	
% by \$ of Lending in Moderate-Income Tracts	Rating
> 20.96	Outstanding
13.98 – 20.96	Satisfactory
8.74 – 13.97	Needs to Improve
< 8.74	Substantial Non-Compliance

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

Test 9 – Bank Performance				
Year	Total Lending in Moderate-Income Tracts \$(000)	% by \$ of Lending in Moderate-Income Tracts	Rating	Points Earned
2021	\$1,790	3.10	Substantial Non-Compliance	-2
2022	\$2,174	11.60	Needs to Improve	0
2023	\$3,464	10.95	Needs to Improve	0

The bank met the standard for Substantial Non-Compliance in 2021 and Needs to Improve in 2022 and 2023.

COMMUNITY DEVELOPMENT TESTS

Test 10 – Community Development Lending and New Investments

This test measures the total dollar volume of community development loans and new community development investments and donations as a percentage of prior year-end total deposits in the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 10 – Performance Ranges and Ratings	
Community Development Loans + New Investments as % of Total Deposits	Rating
> 9.12	Outstanding
6.08 – 9.12	Satisfactory
3.80 – 6.07	Needs to Improve
< 3.80	Substantial Non-Compliance

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

Test 10 – Bank Performance				
Year	Total Community Development Loans + New Investments \$(000)	Community Development Loans + New Investments as % of Total Deposits	Rating	Points Earned
2021	\$63,409	7.5	Satisfactory	2
2022	\$70,402	7.5	Satisfactory	2
2023	\$65,310	6.5	Satisfactory	2

The bank met the standard for Satisfactory in 2021, 2022, and 2023. Notable community development loans include a \$12.2 million loan to finance the construction of 60 affordable multifamily units in Noblesville and a \$7.2 million loan allocated to 38 affordable multifamily units as part of a larger mixed-use multifamily/retail project located in downtown Indianapolis. First Internet Bank also pledged a \$10.0 million commitment into a tax credit equity fund in which the contributions will benefit two LMI housing projects located in Noblesville and Indianapolis. Additionally, the bank invested approximately \$150.7 million in mortgage-backed securities in which the underlying loans making up the securities consisted of those to LMI borrowers within the assessment area.

Test 11 – Total Community Development Investments

This test measures the total dollar volume of new and existing community development investments as a percentage of prior year-end total deposits in the assessment area. Specifically, according to the Strategic Plan, the total dollar volume consists of the annual average of the quarterly fair market value of all community development investments outstanding as of the last day of each quarter. The following table outlines the performance ranges and corresponding ratings for this test.

Test 11 – Performance Ranges and Ratings	
Community Development Investments (New + Existing) as % of Total Deposits	Rating
> 15.00	Outstanding
10.00 – 15.00	Satisfactory
6.25 – 9.99	Needs to Improve
< 6.25	Substantial Non-Compliance

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

Test 11 – Bank Performance				
Year	Average Total Community Development Investments (New + Existing) \$(000)	Community Development Investments (New + Existing) as % of Total Deposits	Rating	Points Earned
2021	\$96,080	11.3	Satisfactory	2
2022	\$130,094	13.9	Satisfactory	2
2023	\$167,965	16.8	Outstanding	4

The bank met the standard for Satisfactory in 2021 and 2022 and Outstanding in 2023. New and existing investments mostly consisted of mortgage-backed securities comprised of underlying loans to LMI borrowers. Additional investments include securities backed by affordable multifamily housing loans and partially funded commitments in equity funds that support LMI projects.

Test 12 – Community Development Services

This test measures the bank’s community development service hours per employee that either work or reside in the assessment area. The following table outlines the performance ranges and corresponding ratings for this test.

Test 12 – Performance Ranges and Ratings	
Community Development Service Hours Per Employee	Rating
> 3.00	Outstanding
2.00 – 3.00	Satisfactory
1.00 – 1.99	Needs to Improve
< 1.00	Substantial Non-Compliance

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	Rating	Points Earned
2021	225	438	1.95	Needs to Improve	0
2022	240	573	2.39	Satisfactory	2
2023	255	984	3.86	Outstanding	4

The bank met the standard for Needs to Improve in 2021, Satisfactory in 2022, and Outstanding in 2023.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank’s compliance with laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and Equal Credit Opportunity Act. Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s CRA rating.

APPENDIX

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	2021	2022	2023
<i>Test 1</i>	4	4	4
<i>Test 2</i>	4	4	4
<i>Test 3</i>	4	4	4
<i>Test 4</i>	4	4	4
<i>Test 5</i>	4	4	-2
<i>Test 6</i>	4	-2	0
<i>Test 7</i>	-2	0	2
<i>Test 8</i>	2	0	2
<i>Test 9</i>	-2	0	0
<i>Test 10</i>	2	2	2
<i>Test 11</i>	2	2	4
<i>Test 12</i>	0	2	4
Total Points	26	24	28
Rating	Satisfactory	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.

FFIEC Year: 2024 Address: 8701 E 116th St, Fishers, IN, 46038, USA

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

**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.

FFIEC 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

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](#)

User Select Tract

There were neither any branches opened nor closed during the current year of 2024 nor the prior two calendar years of 2023 and 2022.



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 educations and not-for-profit institutions, equipment leasing and energy projects
- **Commercial Credit Cards** - three different card programs, one of which offers cash back while all 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



Personal Accounts

Fees Common to All Accounts

Statements ⁴	
Electronic Statements	No charge
Account Statements (paper)	\$3.00 per statement
Line of Credit Statements (paper)	No charge
Credit Card Statements (paper)	No charge
All Statement Copies	\$3.00 per copy
ATM Transactions ⁵	
Deposits	No charge
Withdrawals	No charge
Transfers	No charge
ATM, Debit, or Credit Card Replacement	No charge for first replacement card; \$5.00 per additional card
Stop Payments – All Items	\$30.00
ACH Items (Initiated by First IB)	
ACH Incoming (Credit) Transactions	No charge
ACH Outgoing (Debit) Transactions	\$5.00
Wire Transfers ⁶	
Incoming Transfers	No Charge
Outgoing Transfers – Domestic	\$20.00
Outgoing Transfers – Foreign	\$50.00
Deposit or payments made using a card	3% of amount or \$10.00, whichever is greater
Cashiers Checks ⁷	\$5.00
Check Copies	\$5.00 per copy
Checks by Phone	\$5.00 per item
Checks issued for account closure	\$5.00 per item
International Transaction Fee (Applies to all ATM and debit (check) card transactions initiated at any non-US or non-US territory location)	2% of the purchase or cash advance amount (in U.S. Dollars)
Foreign currency check/draft processing charge	\$50.00 per item
Returned Item Fee	\$20.00
Uncollected Funds Fee	\$30.00
Dormant Account Fee	\$5.00 per account per month
Overnight Delivery ⁸	\$30.00 (Next business day delivery within the contiguous United States only)
Garnishments, Executions and Levies	\$50.00
Account Research Assistance	\$20.00 per hour (Minimum 1 hour)
Research	\$20.00 per hour (Minimum 1 hour)

⁴ CD-only customers will not receive a statement unless an electronic transaction occurs on the account.

⁵ ATM owners may assess a surcharge. First IB will rebate up to \$10.00 per month per customer for surcharges. ATM withdrawals performed on Free Checking, Free Savings and Health Savings Accounts are not eligible for the ATM surcharge rebate.

⁶ 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.

⁷ 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.

⁸ 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.

APR = Annual Percentage Rate (Yield assumes interest is reinvested. Fees may reduce earnings on account.)

APY = Annual Percentage Yield

Rates and fees accurate as of 09/03/2024 and subject to change.

Questions? Contact First IB toll-free at 1-888-873-3424 or send email to bank@firstib.com.



FDIC

Fees Common to All Accounts	
Statements¹	
<i>Electronic Statements</i>	No charge
<i>Account Statements (paper)</i>	\$3.00 per statement
<i>All Statement Copies</i>	\$3.00 per copy
<i>ATM², Debit, or Credit Card Replacement</i>	No charge for first replacement card; \$5.00 per additional card
<i>Stop Payments – All Items</i>	\$30.00
ACH Items (Initiated by First IB)	
<i>ACH Incoming (Credit) Transactions</i>	No charge
<i>ACH Outgoing (Debit) Transactions</i>	\$0.00
Wire Transfers³	
<i>Incoming Transfers</i>	\$15.00
<i>Outgoing Transfers – Domestic</i>	\$20.00
<i>Outgoing Transfers – Foreign</i>	\$50.00
<i>Deposit or payments made using a credit card</i>	3% of amount or \$10.00, whichever is greater
<i>Cashiers Checks⁴</i>	\$5.00
<i>Checks by Phone</i>	\$5.00 per item
<i>Checks issued for account closure</i>	\$5.00 per item
International Transaction Fee <i>(Applies to all ATM and debit (check) card transactions initiated at any non-US or non-US territory location)</i>	2% of the purchase or cash advance amount (in U.S. Dollars)
<i>Foreign currency check/draft processing charge</i>	\$50.00 per item
<i>Return Item</i>	\$20.00
<i>Overnight Delivery⁵</i>	\$30.00 (Next business day delivery within the contiguous United States only)
<i>Garnishments, Executions and Levies</i>	\$50.00
<i>Dormant Account Fee</i>	\$5.00 per account per month
<i>Account Research Assistance</i>	\$20.00 per hour (Minimum 1 hour)
<i>Research</i>	\$20.00 per hour (Minimum 1 hour)

¹ CD-only customers will not receive a statement.

² ATM Card available to sole proprietors only.

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.

APR = Annual Percentage Rate (Yield assumes interest is reinvested. Fees may reduce earnings on account.)

APY = Annual Percentage Yield

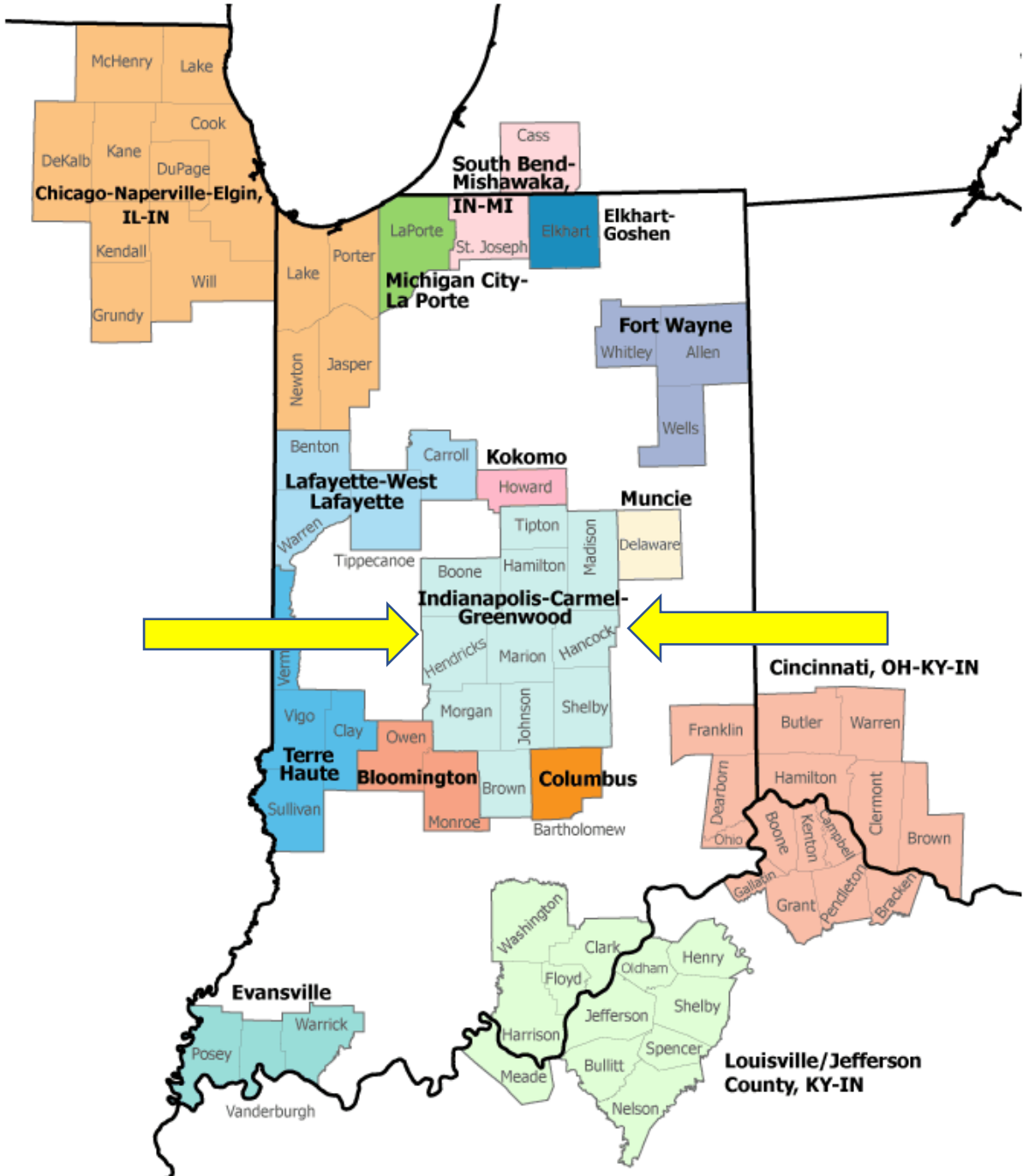
Rates and fees accurate as of 09/03/2024 and subject to change.

Questions? Contact First IB toll-free at 1-888-873-3424 or send email to bank@firstib.com.



**First Internet Bank Facility-Based Assessment Area and
Retail Lending Assessment Area
Indianapolis-Carmel-Greenwood MSA**

Figure 1: Indiana's metropolitan statistical areas, 2023



Source: Indiana Business Research Center, using July 2023 definitions from the OMB

Indianapolis-Carmel-Greenwood MSA

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract
11 (Boone)	8101	Middle	No
11 (Boone)	8102	Middle	No
11 (Boone)	8103	Upper	No
11 (Boone)	8104	Middle	No
11 (Boone)	8105	Middle	No
11 (Boone)	8106.01	Upper	No
11 (Boone)	8106.04	Upper	No
11 (Boone)	8106.05	Upper	No
11 (Boone)	8106.06	Upper	No
11 (Boone)	8106.07	Upper	No
11 (Boone)	8107	Middle	No
13 (Brown)	9746	Middle	No
13 (Brown)	9747	Moderate	No
13 (Brown)	9748	Middle	No
13 (Brown)	9749.01	Middle	No
13 (Brown)	9749.02	Middle	No
13 (Brown)	9999.99	Middle	No
57 (Hamilton)	1101.01	Middle	No
57 (Hamilton)	1101.02	Middle	No
57 (Hamilton)	1102.01	Middle	No
57 (Hamilton)	1102.02	Middle	No
57 (Hamilton)	1103.01	Upper	No
57 (Hamilton)	1103.02	Middle	No
57 (Hamilton)	1103.03	Middle	No
57 (Hamilton)	1104.01	Middle	No
57 (Hamilton)	1104.04	Upper	No
57 (Hamilton)	1104.05	Middle	No
57 (Hamilton)	1104.06	Middle	No
57 (Hamilton)	1105.05	Upper	No
57 (Hamilton)	1105.09	Middle	No
57 (Hamilton)	1105.11	Upper	No
57 (Hamilton)	1105.12	Upper	No
57 (Hamilton)	1105.13	Upper	No
57 (Hamilton)	1105.14	Upper	No
57 (Hamilton)	1105.15	Upper	No
57 (Hamilton)	1105.16	Upper	No
57 (Hamilton)	1105.17	Upper	No
57 (Hamilton)	1105.18	Upper	No
57 (Hamilton)	1106	Middle	No
57 (Hamilton)	1107	Middle	No

57 (Hamilton)	1108.05	Upper	No
57 (Hamilton)	1108.07	Middle	No
57 (Hamilton)	1108.1	Upper	No
57 (Hamilton)	1108.11	Middle	No
57 (Hamilton)	1108.12	Upper	No
57 (Hamilton)	1108.13	Upper	No
57 (Hamilton)	1108.14	Upper	No
57 (Hamilton)	1108.15	Upper	No
57 (Hamilton)	1108.16	Upper	No
57 (Hamilton)	1108.17	Upper	No
57 (Hamilton)	1108.18	Upper	No
57 (Hamilton)	1108.19	Upper	No
57 (Hamilton)	1108.2	Middle	No
57 (Hamilton)	1108.21	Upper	No
57 (Hamilton)	1108.22	Upper	No
57 (Hamilton)	1109.04	Upper	No
57 (Hamilton)	1109.05	Upper	No
57 (Hamilton)	1109.06	Upper	No
57 (Hamilton)	1109.07	Upper	No
57 (Hamilton)	1109.09	Upper	No
57 (Hamilton)	1109.1	Upper	No
57 (Hamilton)	1109.11	Upper	No
57 (Hamilton)	1109.12	Upper	No
57 (Hamilton)	1110.03	Upper	No
57 (Hamilton)	1110.04	Upper	No
57 (Hamilton)	1110.06	Middle	No
57 (Hamilton)	1110.07	Middle	No
57 (Hamilton)	1110.09	Upper	No
57 (Hamilton)	1110.1	Upper	No
57 (Hamilton)	1110.11	Middle	No
57 (Hamilton)	1110.12	Middle	No
57 (Hamilton)	1111.01	Upper	No
57 (Hamilton)	1111.03	Upper	No
57 (Hamilton)	1111.04	Middle	No
59 (Hancock)	4101	Middle	No
59 (Hancock)	4102.01	Upper	No
59 (Hancock)	4102.02	Middle	No
59 (Hancock)	4103.01	Middle	No
59 (Hancock)	4103.02	Middle	No
59 (Hancock)	4104.01	Moderate	No
59 (Hancock)	4104.02	Middle	No
59 (Hancock)	4105	Moderate	No
59 (Hancock)	4106	Moderate	No
59 (Hancock)	4107	Upper	No
59 (Hancock)	4108.01	Upper	No
59 (Hancock)	4108.02	Upper	No
59 (Hancock)	4109.01	Middle	No

59 (Hancock)	4109.02	Upper	No
59 (Hancock)	4110	Upper	No
63 (Hendricks)	2101.03	Upper	No
63 (Hendricks)	2101.05	Upper	No
63 (Hendricks)	2101.06	Upper	No
63 (Hendricks)	2101.07	Middle	No
63 (Hendricks)	2101.08	Upper	No
63 (Hendricks)	2101.09	Middle	No
63 (Hendricks)	2102.01	Middle	No
63 (Hendricks)	2102.03	Middle	No
63 (Hendricks)	2102.04	Middle	No
63 (Hendricks)	2103	Upper	No
63 (Hendricks)	2104	Middle	No
63 (Hendricks)	2105.01	Middle	No
63 (Hendricks)	2105.02	Upper	No
63 (Hendricks)	2106.07	Middle	No
63 (Hendricks)	2106.08	Upper	No
63 (Hendricks)	2106.09	Middle	No
63 (Hendricks)	2106.1	Upper	No
63 (Hendricks)	2106.11	Middle	No
63 (Hendricks)	2106.12	Upper	No
63 (Hendricks)	2106.13	Upper	No
63 (Hendricks)	2106.14	Middle	No
63 (Hendricks)	2106.15	Middle	No
63 (Hendricks)	2106.16	Middle	No
63 (Hendricks)	2106.17	Middle	No
63 (Hendricks)	2107.01	Upper	No
63 (Hendricks)	2107.02	Upper	No
63 (Hendricks)	2108.01	Middle	No
63 (Hendricks)	2108.02	Middle	No
63 (Hendricks)	2109	Moderate	No
63 (Hendricks)	2110	Middle	No
63 (Hendricks)	2111	Middle	No
81 (Johnson)	6101.01	Middle	No
81 (Johnson)	6101.02	Middle	No
81 (Johnson)	6102.01	Moderate	No
81 (Johnson)	6102.03	Middle	No
81 (Johnson)	6102.04	Middle	No
81 (Johnson)	6103	Moderate	No
81 (Johnson)	6104.01	Moderate	No
81 (Johnson)	6104.03	Middle	No
81 (Johnson)	6104.04	Middle	No
81 (Johnson)	6105.01	Middle	No
81 (Johnson)	6105.02	Middle	No
81 (Johnson)	6106.03	Upper	No
81 (Johnson)	6106.05	Middle	No
81 (Johnson)	6106.06	Middle	No

81 (Johnson)	6106.07	Upper	No
81 (Johnson)	6106.08	Middle	No
81 (Johnson)	6107.03	Upper	No
81 (Johnson)	6107.04	Upper	No
81 (Johnson)	6107.05	Upper	No
81 (Johnson)	6107.06	Moderate	No
81 (Johnson)	6108.01	Upper	No
81 (Johnson)	6108.02	Middle	No
81 (Johnson)	6109	Moderate	No
81 (Johnson)	6110	Moderate	No
81 (Johnson)	6111	Middle	No
81 (Johnson)	6112	Middle	No
81 (Johnson)	6113	Moderate	No
81 (Johnson)	6114	Middle	No
95 (Madison)	3	Moderate	No
95 (Madison)	4	Low	No
95 (Madison)	5	Low	No
95 (Madison)	8	Low	No
95 (Madison)	9	Low	No
95 (Madison)	10	Moderate	No
95 (Madison)	11	Moderate	No
95 (Madison)	12	Moderate	No
95 (Madison)	13	Moderate	No
95 (Madison)	14	Moderate	No
95 (Madison)	15	Middle	No
95 (Madison)	16	Middle	No
95 (Madison)	17	Moderate	No
95 (Madison)	18.01	Moderate	No
95 (Madison)	18.02	Moderate	No
95 (Madison)	19.01	Middle	No
95 (Madison)	19.02	Low	No
95 (Madison)	20	Moderate	No
95 (Madison)	101	Middle	No
95 (Madison)	102	Moderate	No
95 (Madison)	103	Middle	No
95 (Madison)	104	Middle	No
95 (Madison)	105	Middle	No
95 (Madison)	106	Middle	No
95 (Madison)	107	Moderate	No
95 (Madison)	108	Moderate	No
95 (Madison)	109	Middle	No
95 (Madison)	110	Middle	No
95 (Madison)	111	Middle	No
95 (Madison)	112	Middle	No
95 (Madison)	113	Moderate	No
95 (Madison)	114	Middle	No
95 (Madison)	115.01	Middle	No

95 (Madison)	115.02	Middle	No
95 (Madison)	116	Unknown	No
95 (Madison)	117	Middle	No
95 (Madison)	118	Middle	No
95 (Madison)	119	Moderate	No
95 (Madison)	120	Low	No
97 (Marion)	3101.04	Middle	No
97 (Marion)	3101.05	Middle	No
97 (Marion)	3101.06	Moderate	No
97 (Marion)	3101.08	Upper	No
97 (Marion)	3101.1	Middle	No
97 (Marion)	3101.11	Moderate	No
97 (Marion)	3101.12	Upper	No
97 (Marion)	3101.13	Upper	No
97 (Marion)	3102.01	Middle	No
97 (Marion)	3102.03	Middle	No
97 (Marion)	3102.04	Middle	No
97 (Marion)	3103.05	Moderate	No
97 (Marion)	3103.06	Moderate	No
97 (Marion)	3103.08	Moderate	No
97 (Marion)	3103.09	Moderate	No
97 (Marion)	3103.1	Middle	No
97 (Marion)	3103.11	Middle	No
97 (Marion)	3103.12	Moderate	No
97 (Marion)	3201.05	Middle	No
97 (Marion)	3201.06	Unknown	No
97 (Marion)	3201.07	Upper	No
97 (Marion)	3201.08	Moderate	No
97 (Marion)	3201.09	Upper	No
97 (Marion)	3202.02	Upper	No
97 (Marion)	3202.03	Middle	No
97 (Marion)	3202.05	Unknown	No
97 (Marion)	3202.06	Moderate	No
97 (Marion)	3203.01	Upper	No
97 (Marion)	3203.03	Middle	No
97 (Marion)	3203.05	Upper	No
97 (Marion)	3203.06	Upper	No
97 (Marion)	3204	Moderate	No
97 (Marion)	3205	Middle	No
97 (Marion)	3206	Middle	No
97 (Marion)	3207	Upper	No
97 (Marion)	3208	Upper	No
97 (Marion)	3209.01	Middle	No
97 (Marion)	3209.02	Moderate	No
97 (Marion)	3209.03	Low	No
97 (Marion)	3210.01	Middle	No
97 (Marion)	3210.02	Middle	No

97 (Marion)	3211	Middle	No
97 (Marion)	3212	Upper	No
97 (Marion)	3213	Upper	No
97 (Marion)	3214	Middle	No
97 (Marion)	3216	Middle	No
97 (Marion)	3217	Upper	No
97 (Marion)	3218	Upper	No
97 (Marion)	3219	Upper	No
97 (Marion)	3220	Moderate	No
97 (Marion)	3221	Upper	No
97 (Marion)	3222	Upper	No
97 (Marion)	3223	Upper	No
97 (Marion)	3224	Middle	No
97 (Marion)	3225	Low	No
97 (Marion)	3226.01	Low	No
97 (Marion)	3226.02	Middle	No
97 (Marion)	3227	Middle	No
97 (Marion)	3301.03	Middle	No
97 (Marion)	3301.05	Middle	No
97 (Marion)	3301.06	Low	No
97 (Marion)	3301.07	Upper	No
97 (Marion)	3301.08	Upper	No
97 (Marion)	3301.09	Middle	No
97 (Marion)	3302.03	Upper	No
97 (Marion)	3302.04	Upper	No
97 (Marion)	3302.06	Upper	No
97 (Marion)	3302.08	Upper	No
97 (Marion)	3302.1	Middle	No
97 (Marion)	3302.11	Low	No
97 (Marion)	3302.12	Middle	No
97 (Marion)	3302.13	Upper	No
97 (Marion)	3304.01	Upper	No
97 (Marion)	3305	Moderate	No
97 (Marion)	3306	Moderate	No
97 (Marion)	3307.01	Low	No
97 (Marion)	3307.02	Moderate	No
97 (Marion)	3308.03	Low	No
97 (Marion)	3308.04	Moderate	No
97 (Marion)	3308.05	Low	No
97 (Marion)	3308.06	Low	No
97 (Marion)	3309	Low	No
97 (Marion)	3310	Moderate	No
97 (Marion)	3401.01	Middle	No
97 (Marion)	3401.02	Moderate	No
97 (Marion)	3401.08	Moderate	No
97 (Marion)	3401.11	Middle	No
97 (Marion)	3401.12	Moderate	No

97 (Marion)	3401.13	Moderate	No
97 (Marion)	3401.14	Middle	No
97 (Marion)	3401.15	Moderate	No
97 (Marion)	3402.01	Moderate	No
97 (Marion)	3402.02	Moderate	No
97 (Marion)	3403.01	Low	No
97 (Marion)	3403.02	Moderate	No
97 (Marion)	3404	Moderate	No
97 (Marion)	3405	Moderate	No
97 (Marion)	3406	Moderate	No
97 (Marion)	3407	Moderate	No
97 (Marion)	3408	Middle	No
97 (Marion)	3409.01	Middle	No
97 (Marion)	3409.03	Low	No
97 (Marion)	3409.04	Middle	No
97 (Marion)	3410	Middle	No
97 (Marion)	3411	Low	No
97 (Marion)	3412	Low	No
97 (Marion)	3416	Low	No
97 (Marion)	3417.01	Low	No
97 (Marion)	3417.02	Moderate	No
97 (Marion)	3419.02	Middle	No
97 (Marion)	3419.03	Low	No
97 (Marion)	3419.04	Low	No
97 (Marion)	3420	Moderate	No
97 (Marion)	3421.01	Moderate	No
97 (Marion)	3422	Moderate	No
97 (Marion)	3423	Moderate	No
97 (Marion)	3424	Moderate	No
97 (Marion)	3425	Low	No
97 (Marion)	3426	Low	No
97 (Marion)	3501	Moderate	No
97 (Marion)	3503	Low	No
97 (Marion)	3504	Moderate	No
97 (Marion)	3505	Low	No
97 (Marion)	3506	Moderate	No
97 (Marion)	3507	Low	No
97 (Marion)	3508	Low	No
97 (Marion)	3509	Middle	No
97 (Marion)	3510	Low	No
97 (Marion)	3512	Low	No
97 (Marion)	3515	Moderate	No
97 (Marion)	3516	Upper	No
97 (Marion)	3517	Middle	No
97 (Marion)	3519	Moderate	No
97 (Marion)	3521	Low	No
97 (Marion)	3523	Low	No

97 (Marion)	3524	Moderate	No
97 (Marion)	3525	Low	No
97 (Marion)	3526	Moderate	No
97 (Marion)	3527	Moderate	No
97 (Marion)	3528	Low	No
97 (Marion)	3533	Upper	No
97 (Marion)	3535	Middle	No
97 (Marion)	3536	Moderate	No
97 (Marion)	3542.01	Upper	No
97 (Marion)	3542.02	Upper	No
97 (Marion)	3544	Middle	No
97 (Marion)	3545	Middle	No
97 (Marion)	3547	Moderate	No
97 (Marion)	3548	Low	No
97 (Marion)	3549	Low	No
97 (Marion)	3550	Low	No
97 (Marion)	3551	Low	No
97 (Marion)	3553	Low	No
97 (Marion)	3554	Moderate	No
97 (Marion)	3555	Moderate	No
97 (Marion)	3556	Low	No
97 (Marion)	3557	Moderate	No
97 (Marion)	3559	Upper	No
97 (Marion)	3562	Upper	No
97 (Marion)	3564	Low	No
97 (Marion)	3569	Moderate	No
97 (Marion)	3570	Low	No
97 (Marion)	3571	Middle	No
97 (Marion)	3572	Low	No
97 (Marion)	3573	Moderate	No
97 (Marion)	3574	Low	No
97 (Marion)	3575	Moderate	No
97 (Marion)	3576.01	Low	No
97 (Marion)	3576.02	Middle	No
97 (Marion)	3578	Moderate	No
97 (Marion)	3579	Middle	No
97 (Marion)	3580	Low	No
97 (Marion)	3581	Moderate	No
97 (Marion)	3601.01	Moderate	No
97 (Marion)	3601.02	Low	No
97 (Marion)	3602.01	Low	No
97 (Marion)	3602.02	Moderate	No
97 (Marion)	3603.01	Moderate	No
97 (Marion)	3603.02	Low	No
97 (Marion)	3604.01	Low	No
97 (Marion)	3604.02	Unknown	No
97 (Marion)	3604.05	Middle	No

97 (Marion)	3604.06	Unknown	No
97 (Marion)	3604.07	Moderate	No
97 (Marion)	3605.01	Middle	No
97 (Marion)	3605.02	Moderate	No
97 (Marion)	3606.01	Middle	No
97 (Marion)	3606.02	Low	No
97 (Marion)	3607	Middle	No
97 (Marion)	3608	Moderate	No
97 (Marion)	3609	Unknown	No
97 (Marion)	3610	Upper	No
97 (Marion)	3611	Middle	No
97 (Marion)	3612	Moderate	No
97 (Marion)	3613	Moderate	No
97 (Marion)	3614.01	Unknown	No
97 (Marion)	3614.02	Moderate	No
97 (Marion)	3616.01	Middle	No
97 (Marion)	3616.02	Middle	No
97 (Marion)	3702.01	Moderate	No
97 (Marion)	3702.03	Low	No
97 (Marion)	3702.04	Moderate	No
97 (Marion)	3703.03	Middle	No
97 (Marion)	3703.04	Middle	No
97 (Marion)	3703.05	Moderate	No
97 (Marion)	3703.06	Middle	No
97 (Marion)	3801.01	Upper	No
97 (Marion)	3801.02	Upper	No
97 (Marion)	3801.03	Middle	No
97 (Marion)	3802	Moderate	No
97 (Marion)	3803.01	Low	No
97 (Marion)	3803.02	Low	No
97 (Marion)	3804.02	Moderate	No
97 (Marion)	3804.03	Moderate	No
97 (Marion)	3804.04	Moderate	No
97 (Marion)	3805.01	Moderate	No
97 (Marion)	3805.02	Moderate	No
97 (Marion)	3806	Moderate	No
97 (Marion)	3807	Moderate	No
97 (Marion)	3808	Moderate	No
97 (Marion)	3809.01	Moderate	No
97 (Marion)	3809.02	Upper	No
97 (Marion)	3810.02	Upper	No
97 (Marion)	3810.03	Moderate	No
97 (Marion)	3810.04	Moderate	No
97 (Marion)	3811.01	Middle	No
97 (Marion)	3811.02	Middle	No
97 (Marion)	3812.03	Low	No
97 (Marion)	3812.04	Middle	No

97 (Marion)	3812.05	Moderate	No
97 (Marion)	3812.06	Middle	No
97 (Marion)	3812.07	Middle	No
97 (Marion)	3901.02	Moderate	No
97 (Marion)	3901.03	Moderate	No
97 (Marion)	3901.04	Middle	No
97 (Marion)	3902	Upper	No
97 (Marion)	3903	Middle	No
97 (Marion)	3904.05	Upper	No
97 (Marion)	3904.06	Upper	No
97 (Marion)	3904.07	Upper	No
97 (Marion)	3904.08	Middle	No
97 (Marion)	3904.09	Middle	No
97 (Marion)	3904.1	Upper	No
97 (Marion)	3904.11	Middle	No
97 (Marion)	3905	Moderate	No
97 (Marion)	3906.01	Low	No
97 (Marion)	3906.02	Middle	No
97 (Marion)	3907	Moderate	No
97 (Marion)	3908.01	Unknown	No
97 (Marion)	3908.02	Middle	No
97 (Marion)	3909	Upper	No
97 (Marion)	3910.01	Unknown	No
97 (Marion)	3910.02	Upper	No
109 (Morgan)	5101.01	Middle	No
109 (Morgan)	5101.02	Upper	No
109 (Morgan)	5102.01	Middle	No
109 (Morgan)	5102.02	Middle	No
109 (Morgan)	5103	Middle	No
109 (Morgan)	5104.01	Middle	No
109 (Morgan)	5104.02	Middle	No
109 (Morgan)	5105	Middle	No
109 (Morgan)	5106.01	Middle	No
109 (Morgan)	5106.02	Middle	No
109 (Morgan)	5107.01	Moderate	No
109 (Morgan)	5107.03	Upper	No
109 (Morgan)	5107.04	Middle	No
109 (Morgan)	5108	Moderate	No
109 (Morgan)	5109	Middle	No
109 (Morgan)	5110.01	Middle	No
109 (Morgan)	5110.02	Moderate	No
145 (Shelby)	7101	Middle	No
145 (Shelby)	7102	Middle	No
145 (Shelby)	7103	Middle	No
145 (Shelby)	7104	Moderate	No
145 (Shelby)	7105	Middle	No
145 (Shelby)	7106.01	Moderate	No

145 (Shelby)	7106.02	Moderate	No
145 (Shelby)	7107	Middle	No
145 (Shelby)	7108	Middle	No
145 (Shelby)	7109	Middle	No
159 (Tipton)	201	Upper	No
159 (Tipton)	202	Upper	No
159 (Tipton)	203	Upper	No
159 (Tipton)	204.01	Middle	No
159 (Tipton)	204.02	Middle	No
159 (Tipton)	9999.99	Upper	No

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)
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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Loans by County

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

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)
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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

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)
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

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)
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

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

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

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

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: First Internet Bank

PAGE: 1 OF 1

Respondent ID: 0000034607
Agency: FDIC - 3

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

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

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

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

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

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

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

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

Respondent ID: 0000034607

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: First Internet Bank

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

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

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

Respondent ID: 0000034607

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table E-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.

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)
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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

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)
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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

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)
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

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)
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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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
OZAUKEE 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

Respondent ID: 0000034607

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: First Internet Bank

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

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

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: First Internet Bank

Respondent ID: 0000034607
 Agency: FDIC - 3

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

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

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

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*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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 >= 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

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

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 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

2021 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

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

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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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

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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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

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Agency: FDIC - 3

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

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

2021 Institution Disclosure Statement - Table 6

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 >= 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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

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

Respondent ID: 0000034607

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Internet Bank

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

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.



June 18, 2024

Board of Directors
First Internet Bank of Indiana
8701 E. 116th Street
Fishers, IN 46038

Re: Community Reinvestment Act (CRA) Strategic Plan Approval

Members of the Board:

This letter is to inform you that the FDIC has approved the Strategic Plan (Plan) last submitted by First Internet Bank of Indiana (Bank) via email from Senior Vice President, Chief Risk Officer Anne M. Sharkey on April 23, 2024. The effective date of the Plan is January 1, 2024, and it has a term of three years. A copy of the Plan is enclosed for your records.

Section 345.27(a)(4) of the FDIC's Rules and Regulations requires the Bank to operate under the Plan for at least one year before the FDIC can evaluate your performance under the Plan. Therefore, the earliest that your institution will be evaluated under the Plan is January 1, 2025. This approval is based primarily on the Bank's lending commitments and supported through the community development investment and service goals. If there are any modifications to the Bank's business strategy during the Plan's duration that may have a material effect on the approved performance targets, please advise the Chicago Regional Office to determine whether an amendment to the Plan is appropriate. Should you subsequently decide to terminate the Plan or upon expiration of the Plan, the Bank would be evaluated under the standards listed in Section 345.21(a)(1) of the FDIC Regulations for large banks.

In addition, please be advised that Part 345 of the regulations addresses the impact of discriminatory or other illegal credit practices on an institution's CRA rating. An institution's CRA rating could be adversely impacted by the presence of discriminatory or other illegal credit practices, irrespective of the achievement of its CRA goals established in the Plan.

Thank you for your cooperation during the review process, and we look forward to the accomplishment of the goals set forth in the Plan. If you have any questions, please contact Review Examiner David Lafleur at (312) 718-8045.

Sincerely,

Teresa M. Sabanty
Deputy Regional Director

Enclosure



Community Reinvestment Act (CRA) Strategic Plan

**January 1, 2024 to
December 31, 2026**

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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 2024-2026 (“Plan”); the Bank’s current CRA Strategic Plan for 2021-2023 expires on December 31, 2023.

Bank Strategy and Product Offerings

First Internet Bank opened for business in 1999 as an industry pioneer in the branchless delivery of banking services. With assets of \$4.79 billion as of June 30, 2023, the Bank provides consumer and small business deposits, consumer loans and specialty finance services nationally. The Bank also offers commercial real estate loans, commercial and industrial loans, Small Business Administration (“SBA”) financing and treasury management services.

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 on a nationwide basis. This allows the Bank to have fewer employees. The Bank does not operate a branch network, nor does it own any ATMs. First Internet Bank’s online delivery channels provides 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.

Small Business Strategy

Market forces and the economic climate, both driven in part by the post-pandemic recovery, has had a significant impact on the Bank’s strategy. While other lending lines have had strong demand, the combination of housing pricings, housing supply, economic uncertainty and interest rates caused mortgage applications nationally to plunge to their lowest level in 26 years. Due to the steep decline in consumer mortgage volumes, and the negative outlook for consumer mortgage lending over the next several years, the Bank decided to exit its consumer mortgage business during the first quarter of 2023. This included the Bank’s nationwide digital-to-direct mortgage platform that originates residential loans for sale in the secondary market, as well as its local traditional consumer mortgage and construction-to-permanent business.

The interest rate environment continues to have an economic impact on small businesses, as access to credit has become more difficult as small businesses struggle with making loan payments in a rising rate environment. However, while the Bank has exited the consumer mortgage business, we continue to be committed to serving consumers and small businesses on a nationwide basis with loan and deposit products.

This Strategic Plan has a focus on small business lending and community development opportunities. The Bank remains committed to serving its Assessment Area (“AA”) through participating and maintaining relationships with community-based organizations in order to ascertain community needs and identify areas of opportunity in which the Bank can participate in order to meet community needs. As you will see later in the “Ascertainment of Credit Needs” in Section 4 of this Strategic Plan, our assessment shows a strong need for credit among small businesses, particularly those that are unable to secure complete financing from conventional needs.

Specifically, our outreach to community organizations noted that the costs of expert services such as legal, accounting, etc., are out of reach due to financial strains on small businesses. Gap funding is also a challenge for small businesses. A small business may not have funds to begin a job, resulting in the loss of business. These issues coupled with, typical, boot-strapped funding initiatives pose major credit challenges for small businesses located in low- and moderate-income (LMI) communities.

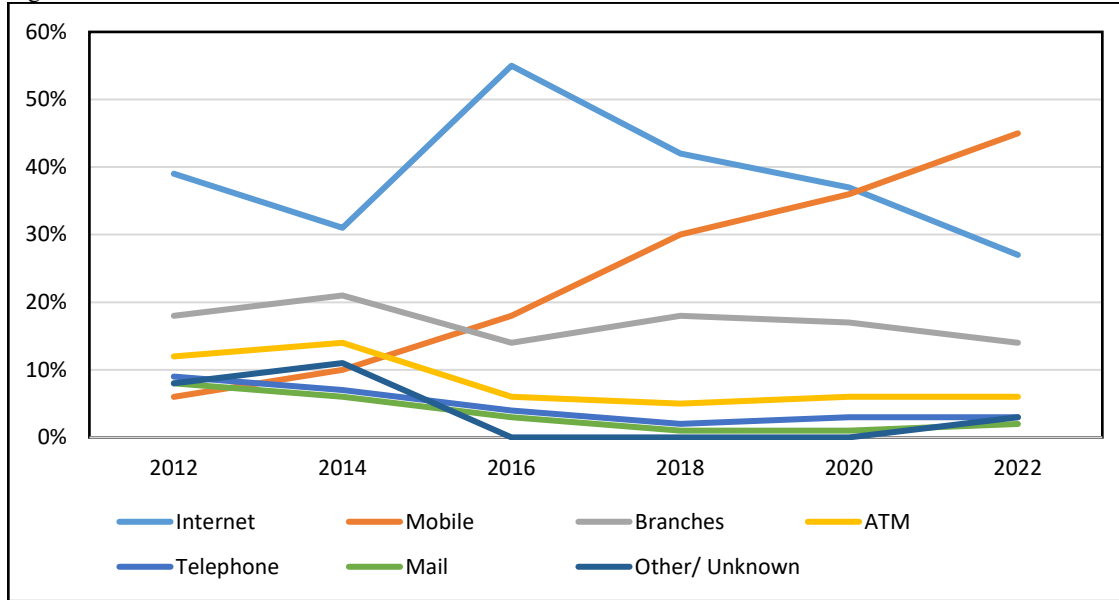
As a result, the Bank offers SBA loans on a nationwide basis. Our small business lending helps small business owners, the backbone of our economy, start and grow their business with advantages that reflect the spirit of CRA. Many of these small businesses include business service organizations that support other small business. Small business lending offers generous term lengths (10-25 years) keeping payments affordable, caps on interest rates, and lower down payment requirements. Nationwide, the Bank is currently one of the fastest-growing preferred SBA lending banks. However, according to US Small Business Administration 7(a) lending reports, within the state of Indiana, First Internet Bank holds 0.68% by number volume (i.e. number of loans) and 1.51% by dollar volume of the market share in 2021. In 2022, First Internet Bank has 0.71% by number volume and 1.84% by dollar volume of the Indiana SBA 7(a) market share.

While our small business lending is successful on a nationwide basis, the Bank hired a Vice President - Community Development loan officer in 2023 to focus on small business lending opportunities in LMI communities in the Bank’s assessment area. Additionally, the Bank hired a Vice President - CRA and Community Development Officer in 2022 in order to strengthen existing relationships and efforts, as well as develop new relationships and identify opportunities to meet community needs.

Digital Banking

Our research shows consumers and businesses are relying on mobile and online channels as their primary means to access banking services, which is consistent with the foundation of the Bank’s strategy. 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 72% over the last 10 years. Branch banking, which fell to 10% during the pandemic, increased to 14% in 2022 at the expense of other channels such as ATMs (down to 6%) and telephone calls (down to 3%). The preference for the mobile digital channel continues to increase, and it is still favored over branch banking by over three to one (45% compared to 14%).

Figure 1.1



Source: American Bankers Association

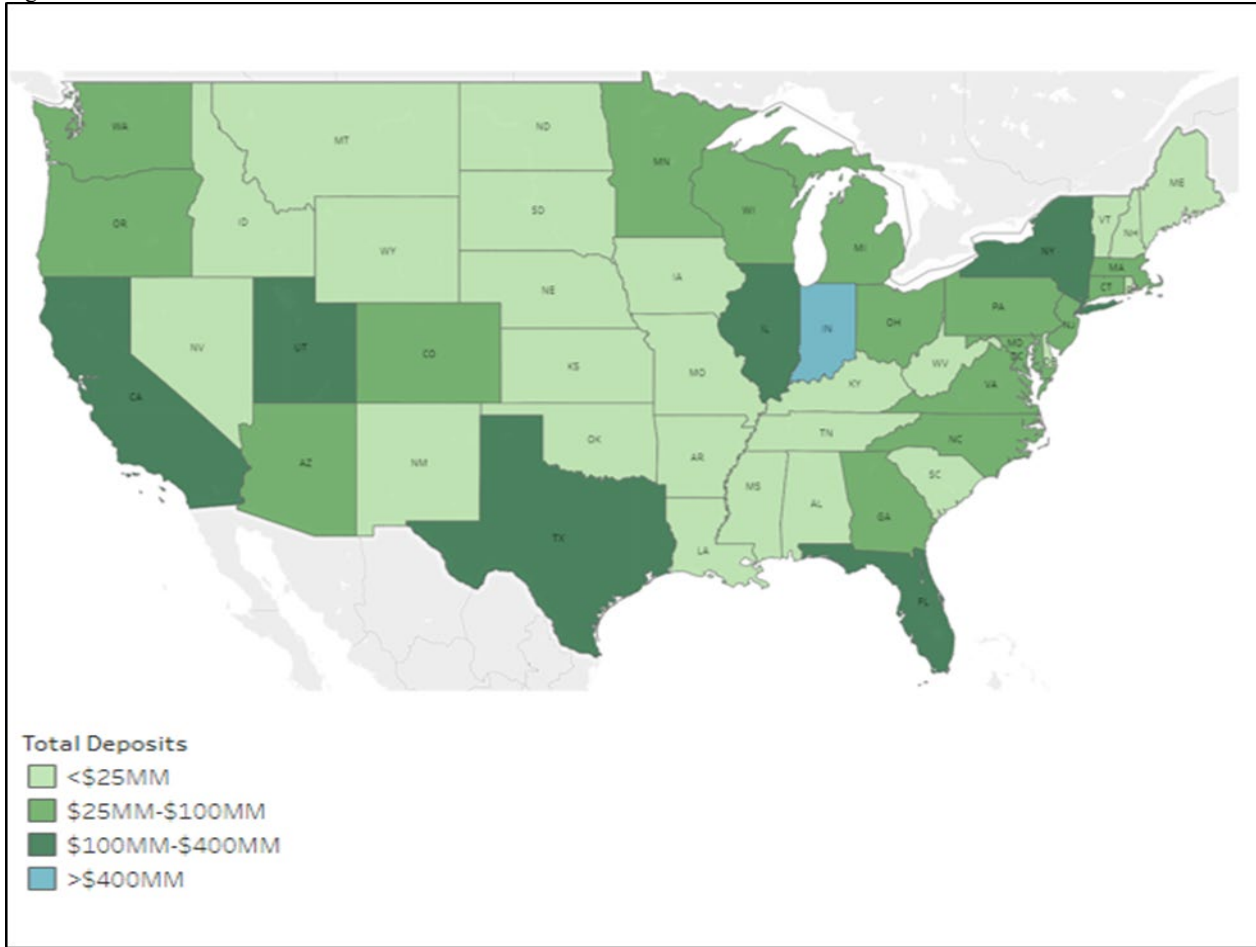
In another recent survey by the American Bankers Association, 84% of respondents stated that innovation and technological improvements are making it easier for all Americans to access financial services, an acknowledgment of the role technology is playing in promoting financial inclusion.

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. During 2022, the Bank introduced the “Do More Business” checking account designed to help small business owners accomplish more in less time. The Do More Business checking account enables business owners to earn interest and make unlimited transactions, including bill pay, and provides access to a dedicated customer success team. In addition, they can now link multiple financial accounts including their business and personal checking or savings, credit cards, loans and investments. This provides greater day-to-day monetary control, with insight into spending trends by category. 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, 2022, total deposits at First Internet Bank were \$3.4 billion, a 6.3% increase from 2019 (\$3.2 billion). Assets over the same time frame increased 9.75% (\$4.1 billion to \$4.5 billion). While the Bank counted customers in all 50 states, the largest single deposit concentration of customers came from Indiana, at 28.4% 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.

As noted above, the Bank made the decision to exit the consumer mortgage business during the first quarter of 2023. While this delivery channel for consumers was eliminated, the Bank continues to focus its lending efforts on its other consumer loans, as well as loans for small businesses. Appendix B contains a complete list of loan products offered by the Bank. A brief description of each type of product is described below:

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: The Bank offers SBA loans 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. The Bank is currently one of the nation’s fastest-growing preferred SBA lending banks.

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.

Franchise Finance Lending: The Bank has a national strategic partnership with ApplePie Capital, which through their deep relationships with franchise brands provides franchisees with financing options for new franchise units, recapitalizations, expansion, equipment, and working capital.

Commercial and Industrial (C&I) Lending: First Internet Bank’s C&I team provides flexibility to small- to mid-sized business clients throughout Indiana through commercial lines of credit and credit cards 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 loans.

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. First Internet Bank has also hired a Vice President of Community Reinvestment Act & Community Development Officer during 2022 to oversee the Bank’s CRA initiatives.

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 most recent proposed rules, published on June 3, 2022, 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, 2024, with a term of three calendar years (2024, 2025, and 2026).

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 minimum of 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 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 an eleven-county area in central Indiana, the Indianapolis-Carmel-Greenwood, IN MSA as its assessment area.

- This is the Metropolitan Statistical Area for the Bank’s prior strategic plan, effective January 1, 2021 through December 31, 2023; however, this strategic plan’s MSA now includes Brown and Tipton Counties.
 - Due to this change, data and tables presented in this strategic plan may not align with the prior strategic plan.
- This area includes the Bank’s main office. The Bank has no other branches, though operates a Limited-Service Loan Production Office in Schaumburg, 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 June 30, 2023, the eleven-county assessment area represented 96.7% of total Indiana deposits. Overall, deposits based in the AA represent 39.5% of the Bank’s total deposits.
- 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, Brown, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Shelby, and Tipton. A map of the assessment area is included as Appendix D to the Plan.

It is noteworthy that a significant number of financial institutions operate in this eleven-county area. According to the FDIC’s 2023 Summary of Deposits, there are 47 different banking institutions (excluding credit unions), operating 490 offices, servicing this eleven-county assessment area. Furthermore, there are 13 other banks headquartered within the Bank’s assessment area. Among them, they operate 102 branches within the MSA. The six most prominent financial institutions account for 65.03% 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 Indianapolis-Carmel-Greenwood MSA assessment area is 2,089,673, the total number of families in the assessment area is 499,388, and the total number of businesses in the assessment area is 285,468. It is noted that the Indianapolis MSA was updated to the Indianapolis-Carmel-Greenwood MSA following the June 30 FDIC reporting and that Median Family Income (MFI) data is, currently, not available. The FFIEC reported an estimated MFI of \$97,300 for the Indianapolis-Carmel-Anderson, IN MSA (2023). Based on this figure, family incomes for 2023 are classified as follows:

- Low-income (below 50% of the median family income) < \$48,650
- Moderate-income (50% to below 80% of the median family income) \$48,650 to < \$77,840
- Middle-income (80% to below 120% of the median family income) \$77,840 to < \$116,760
- Upper-income (120% and above the median family income) ≥ \$116,760

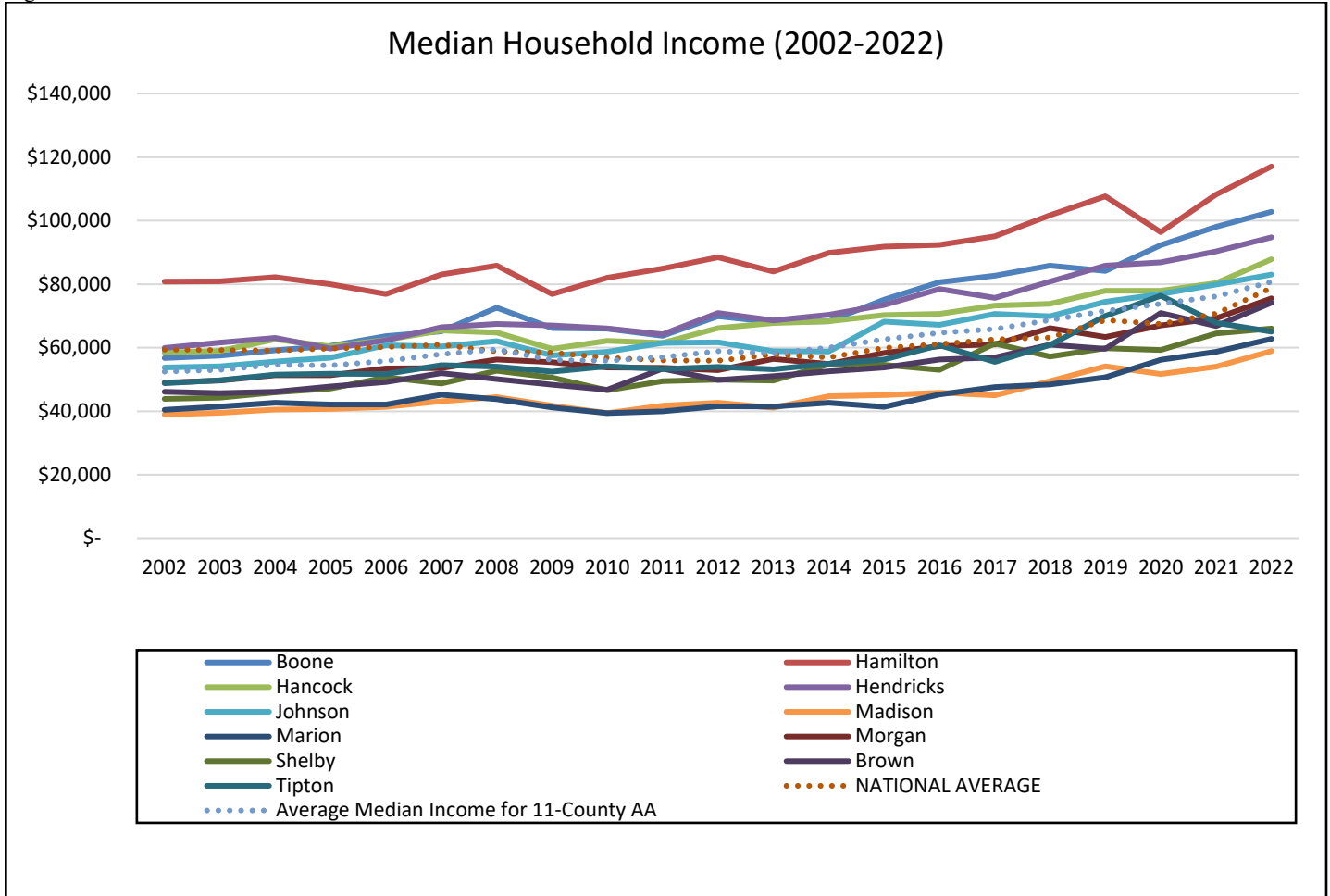
The above tract income levels are based on the tract median family income percentages. As defined in the FFIEC census demographic information, a family is two or more related persons living in the same residence. It is noted that the census tract geographies have changed from the prior to current strategic plan as shown in Table 3.1. Overall, the percentage of LMI census tracts in 2021 to 2023 decreased from 43.21% to 36.73%. With the change in census tracts, there are even less opportunities for the bank to lend in LMI areas.

Table 3.1

Demographic Information of the Assessment Area						
Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Prior Strategic Plan Geographies (2021 Census Tracts)	398	16.83%	26.38%	33.42%	22.86%	0.50%
Geographies (Census Tracts) New 2024 INDY MSA	471	12.31%	24.42%	36.52%	24.84%	1.91%
Population by Geography	2,089,673	8.32%	21.28%	38.28%	30.78%	1.35%
Housing Units by Geography	859,878	9.79%	22.62%	38.20%	28.08%	1.30%
Owner-occupied Units by Geography	514,027	4.74%	16.47%	42.24%	35.69%	0.86%
Occupied Rental Units by Geography	268,732	16.39%	31.98%	32.34%	17.29%	2.00%
Vacant Units by Geography	77,119	20.52%	31.02%	31.67%	14.97%	1.82%
Businesses by Geography	285,468	8.23%	19.86%	35.32%	33.56%	3.02%
Family Distribution by Income Level	499,388	20.58%	17.82%	20.80%	40.80%	0.00%
2023 Est Median Family Income MSA-26900 Indianapolis-Carmel-Anderson, IN MSA		\$97,300	MSA Median Owner-occupied Housing Value			\$197,600
			MSA Median Gross Rent			\$1,081
			MSA Families Below Poverty Level			7.89%
<p>Source: 2023 FFIEC Demographic Data</p> <p>Source: RATA Comply</p> <p>Source: data.census.gov - 2022 ACS 5 year estimate (median gross rent)</p> <p>Risk Exec source: **Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates, 2022 Dun & Bradstreet (As of 01/04/2023).</p> <p>Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.</p> <p>https://data.census.gov/table/ACSDT5Y2022.B25031?q=median%20gross%20rent&g=310XX00US26900</p>						

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 eleven-county assessment area as illustrated within Figure 3.1.

Figure 3.1



Source: U.S. Census Bureau, Estimate of Median Household Income retrieved from FRED, Federal Reserve Bank of St. Louis

Release: Small Area Income and Poverty Estimates

Units: Dollars, Not Seasonally Adjusted

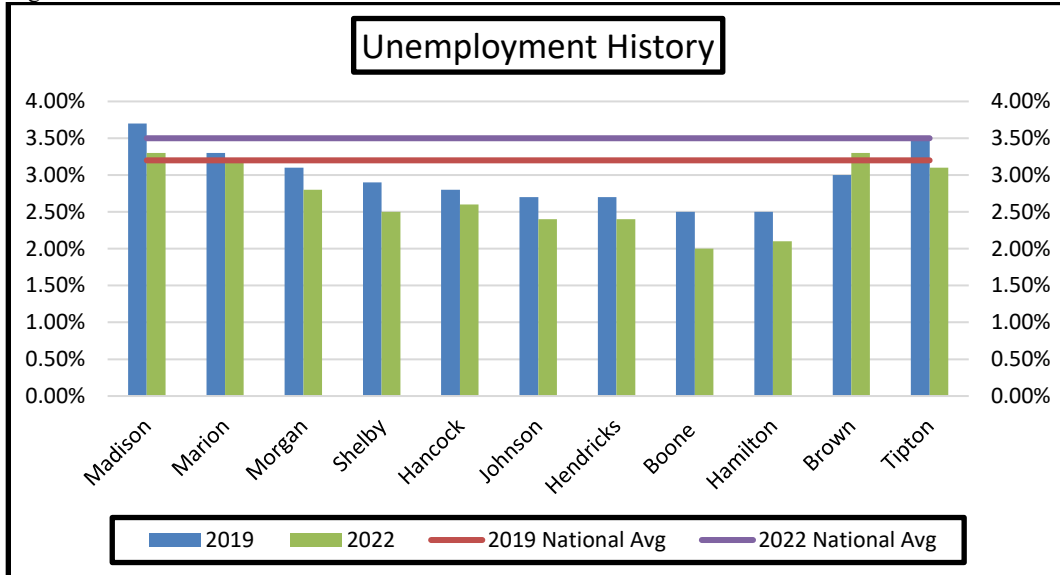
Frequency: Annual

The U.S. Census Bureau provides annual estimates of income and poverty statistics for all school districts, counties, and states through the Small Area Income and Poverty Estimates (SAIPE) program. The bureau's main objective with this program is to provide estimates of income and poverty for the administration of federal programs and the allocation of federal funds to local jurisdictions. In addition to these federal programs, state and local programs use the income and poverty estimates for distributing funds and managing programs.

Household income includes income of the householder and all other people 15 years and older in the household, whether or not they are related to the householder. Median is the point that divides the household income distributions into two halves: one-half with income above the median and the other with income below the median. The median is based on the income distribution of all households, including those with no income.

The unemployment rate for the eleven-county assessment area (Figure 3.2) over the previous three years (excluding 2020 due to the COVID-19 pandemic) has been at or below the national average of 3.5% as of December 2022.

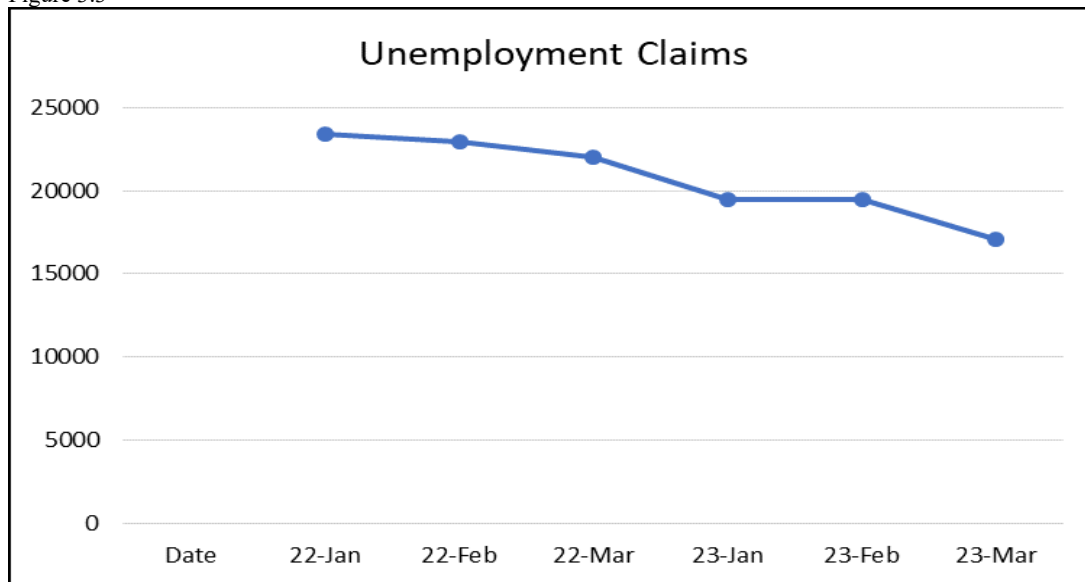
Figure 3.2



Source: United States Bureau of Labor

The number of unemployment claims has decreased 22% during the first quarter of 2023 as compared to the same time period in 2022.

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. The following organizations were contacted:

- Cambridge Capital Management Corp.
- Community Alliance of the Far Eastside (“CAFÉ”)
- Habitat for Humanity of Greater Indianapolis
- Indy Chamber
- Indianapolis Urban League
- Indianapolis Neighborhood Housing Partnership (“INHP”)
- Local Initiatives Support Corporation – Indianapolis (“LISC”)
- Region 5 Department of Workforce Development (“DWD”)
- The PATH School
- United Way of Central Indiana (“UWCI”)

These organizations provided comments and insight into the local community that assisted in developing this Strategic Plan. The following were some of the consistent themes noted in the conversations:

Affordable Housing – Issues relating to housing cost-burdens and home affordability are experienced in the Indianapolis-Carmel-Greenwood MSA. Housing cost-burden relates to households paying more than 30% of household incomes on housing costs. Home affordability relates to the relationship between median housing costs and household incomes. According to a June 2022 report from the Indianapolis Neighborhood Housing Partnership, based on the American Community Survey data available for Indiana counties, seven counties in the MSA (Brown, Marion, Madison, Hendricks, Hancock, Boone, and Shelby) include 35% or more of renters who are housing cost-burdened. Of the homeowners, six counties in the MSA (Marion, Brown, Madison, Morgan, Boone, and Hancock) have 15% or more of homeowners who experience housing cost-burdens. According to the same report, three counties in the MSA (Brown, Madison, and Marion) include 30% or more of renters and nine counties (Marion, Brown, Hancock, Boone, Hamilton, Johnson, Morgan, Hendricks, and Shelby) include 30% or more of homeowners that experience home affordability challenges.

In short, due to these challenges and the rise in inflation, affordable housing has been affected by a:

- Shortage of affordable housing as the price of houses has drastically increased and salaries have not increased at the same rate;
- Greater need for rental, utility, and housing assistance;
- Reduction of craftsmen within skilled trades to complete housing renovations and construction;
- Builders reducing production (some quote labor shortages while others appear to be preserving cash);
- Materials costs are volatile and rising;
- Implications on tax-credit pricing and execution is uncertain.

Economic Development – Small business needs are more strained now than ever. Organizations assisting small businesses have to become creative in addressing the needs. Lending rates have increased with the increase of the prime rate that has caused small business lending to be less attainable for some. Challenges are as follows:

- Small businesses need coaching, financial education and industry training;
- Increased lending rates have caused decreased profitability which makes small business lending less attainable;
 - Gap funding is a challenge for small businesses. If a small business is able to obtain a contract they, oftentimes, do not have the funds to begin the job; although, they have means to be reimbursed at a later time.
- Costs of expert services (legal, accounting, etc.) are out of reach due to financial strains in other areas. In effect, small businesses are cutting corners and going without experts in these industries;
- Labor shortages have increased with the cost of living increases as higher incomes are required; with smaller profit margins, organizations have less funds to put towards employment wages.

Neighborhood Revitalization/Stabilization – Throughout conversations with Community Development organizations, the Chamber, and CDFIs, issues pertaining to neighborhood revitalization/stabilization were mentioned. Vacant lots and business façade issues are present in portions of the Indianapolis-Carmel-Greenwood MSA. LMI neighborhoods also experience higher (violent and property) crime rates which decrease home values.

Community Service – Organizations are working closely with individuals to address the community needs. While every community organization has a certain population/community in which they focus, there were some common themes that continued to resurface. Groups provided comments and insight into the local communities that ultimately helped shape the Strategic Plan. Including housing challenges mentioned above, input centered on the following:

- Food and nutrition security as some LMI neighborhoods are in food deserts and residents experience low-access to grocery stores with limited vehicle access;
 - According to the United States Department of Agriculture, a food desert is a census tract in which at least 100 households are located more than one-half mile from the nearest supermarket and have no vehicle access
- Lack of reliable transportation as the bus systems in Marion County do not support surrounding counties nor do they cover all LMI neighborhoods;
- Financial literacy needs, including budgeting and credit counseling;
- Access to low or no-cost banking services, along with education on the banking system;
- Sustainable job security, including un/under-employment with economic mobility challenges
 - Workforce development needs to train the workforce in industry specialized skillsets;
- Access to healthcare and mental health assistance;
- Affordable and reliable childcare challenges;
- Pre-K Education to prepare toddlers for Kindergarten;
- Concerns about standardized testing (iLearn and iRead) and tutoring needs;
- School attendance challenges following the school-from-home COVID years;
- Quality of life initiatives;
- Social determinants of health.

Several Bank employees are actively engaged within the community, through board, committee,

and volunteerism, to regularly obtain information and inform the community of banking services that are available at First Internet Bank. These activities are detailed below in the Service Activities section of this Plan.

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 community services for LMI families/communities pertaining to affordable housing, community services, economic development, and revitalization and stabilization of low and moderate income (LMI) geographies. There is a need for financial education, credit counseling, and low- or no-cost banking services. In the arena of community services for LMI families in crisis, there is a need to access basic food and nutritious supplements, as well as other community services outlined above. While the Bank has discontinued its consumer mortgage lending activity, the Bank continues to support affordable housing initiatives through community development contributions and services. These are outlined in the Performance Goals section below.

Our assessment also shows a need for credit among small businesses unable to secure complete financing from conventional sources. Additionally, small businesses have a need for business coaching to become bank-ready and less stringent underwriting criteria. 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 Small Business 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.

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. 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 an SBA Lending group to support nationwide SBA lending, a partnership with fintech partner ApplePie Capital which offers franchise lending on a nationwide basis, and the addition of a local Community Development Lender which will support lending in the local assessment area, are examples of initiatives that support small business loans.

In addition to internal originations, the Bank currently, or continues, to participate 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 and provided a maturity extension in 2022. 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 and renewed in 2021.

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. However, mid-year 2023, First Internet Bank hired a Community Development Lender with a focus on small businesses in LMI communities in the assessment area.

The Bank examined lending data originated in our assessment area in the aggregate, as well as, the Bank’s historical performance was examined to develop an accurate assessment of the Bank’s small business lending.

In order to establish small business lending goals to small businesses as a whole (including SBA loans over \$1 million), as well as 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 historic data, as provided in Tables 5.1 – 5.8. The data reflects the aggregate and Bank lending performance to small businesses (including SBA loans over \$1

million), 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. As previously demonstrated, of the 285,468 businesses in the assessment area, 8.23% (23,491) are in low income tracts and 19.86% (56,706) are in moderate income tracts. The Bank's small business lending performance with respect to aggregate data is in alignment.

Table 5.1

First Internet Bank Deposit Data \$000				
	2021	2022	2023	Rolling 3-year Average
Deposit Market share per FDIC AA %	4.20%	3.85%	4.51%	4.19%
Deposit Market share per FDIC State %	1.79%	1.63%	1.93%	1.78%
Deposit \$ (all considered in AA per FDIC as deposits taken)	\$3,233,893	\$3,185,830	\$3,866,604	\$3,428,776
Deposit % in AA per internal (not market share)	22%	23%	40%	28%
First Internet Bank AA Deposits	\$702,813	\$734,583	\$1,535,136	\$990,844
AA Adjusted Deposit Market Share	0.91%	0.89%	1.79%	1.20%
<i>Source: FirstIB internal reporting and FDIC Summary of Deposits. AA adjusted deposit market share is calculated utilizing First Internet Bank's AA deposits, net of brokered and internal deposits, divided by the Bank's total deposits, as reported by the FDIC, then multiplied by the Bank's FDIC June 30th Summary of Deposits market share percentage.</i>				

Table 5.2

First Internet Bank Small Business Lending in AA/Aggregate AA Small Business Lending				
	2020	2021	2022	Rolling 3 year
First Internet Bank Small Business Loan Totals in AA	\$32,497	\$28,489	\$16,498	\$25,828
Small Business Aggregate Loan Totals in AA	\$3,096,627	\$2,338,695	\$1,462,962	\$2,299,428
First Internet Bank % of Aggregate	1.05%	1.22%	1.13%	1.12%
First Internet Bank Small Business Loans in AA ≤ 1MM (gross annual revenue)	\$6,457	\$7,572	\$4,211	\$6,080
Small Business Aggregate ≤ \$1MM (gross annual revenue) in AA	\$733,345	\$667,474	\$413,526	\$604,381
First Internet Bank Small Business Loans in Low Income Census Tracts	\$6,457	\$5,567	\$1,130	\$4,385
Aggregate AA Small Business Loans in Low income Census Tracts	\$332,820	\$243,782	\$233,653	\$270,088
First Internet Bank Small Business Loans in Moderate Income Census Tracts	\$6,264	\$1,790	\$2,174	\$3,409
Aggregate AA Small Business Loans in Moderate Income Census Tracts	\$542,030	\$406,988	\$341,655	\$430,224
<i>Source Rata Comply/FFIEC/CRA submissions: Goals are calculated utilizing adjusted market share which sources the summary of deposits as reported by the FDIC as of June 30 of the previous year. Aggregate data is as per the most recent data available as of 12/18/2023 with 2022 utilizing 2021 distribution numbers for Total aggregates.</i>				

Table 5.3

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
2019	34,692	\$1,713,816	16,213	\$504,196	46.73%	29.42%
2020	42,245	\$3,096,627	15,589	\$733,345	36.90%	23.68%
2021	46,622	\$2,338,695	21,508	\$667,474	46.13%	28.54%
Totals	123,559	\$7,149,138	53,310	\$1,905,015	43.15%	26.65%

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

Table 5.4

First Internet Bank - Small Business Lending Data for Assessment Area - Revenue ≤ \$1MM								
	Small Business & SBA Loans in AA (#)	Small Business & SBA Loans in AA (\$000)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (#)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (\$000)	Loans to Businesses with GAR ≤ \$1MM (#)	Loans to Businesses with GAR ≤ \$1MM (\$000)	Percentage of Aggregate Lending (#) to Small Businesses with GAR ≤ \$1MM in AA	Percentage of Aggregate Lending (\$) to Small Businesses with GAR ≤ \$1MM in AA
2020	142	\$45,887	1	\$1,117	42	\$7,207	29.58%	15.71%
2021	105	\$57,696	0	\$0	19	\$7,572	18.10%	13.12%
2022	57	\$19,289	0	\$0	13	\$4,211	22.81%	21.83%
Totals	304	\$122,872	1	\$1,117	74	\$18,990	24.34%	15.46%

Source: First Internet Bank end of calendar year data
GAR - Gross Annual Revenues
*With origination amounts >\$1MM, in 2020, there are 7 SBA loans, totaling \$13,389,770. With origination amounts >\$1MM, in 2021, there are 4 SBA Loans, totaling \$29,207,000. With origination amounts >\$1MM, in 2022, there are 2 small business SBA loans, totaling \$2,791,000.

Table 5.5

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 (\$000)	Percentage of Aggregate Lending (#) to Low Income Tracts in AA	Percentage of Aggregate Lending (\$) to Low Income Tracts in AA
2019	34,692	\$1,713,816	2,804	\$185,200	8.08%	10.81%
2020	42,245	\$3,096,627	3,339	\$332,830	7.90%	10.75%
2021	46,622	\$2,338,695	3,833	\$243,782	8.22%	10.42%
Totals	123,559	\$7,149,138	9,976	\$761,812	8.07%	10.66%

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

Table 5.6

First Internet Bank - Small Business Lending Data for Assessment Area - Low Income Tracts								
Year	Small Business & SBA Loans in AA (#)	Small Business & SBA Loans in AA (\$000)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (#)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (\$000)	Loans to Businesses with GAR ≤ \$1MM (#)	Loans to Businesses with GAR ≤ \$1MM (\$000)	Percentage of Aggregate Lending (#) to Small Businesses with GAR ≤ \$1MM in AA	Percentage of Aggregate Lending (\$) to Small Businesses with GAR ≤ \$1MM in AA
2020	142	\$45,887	0	\$0	22	\$6,647	15.49%	14.49%
2021	105	\$57,696	0	\$0	16	\$5,567	15.24%	9.65%
2022	57	\$19,289	0	\$0	5	\$1,130	8.77%	5.86%
Totals	304	122,872	0	\$0	43	13,344	14.14%	10.86%

Source: First Internet Bank end of calendar year data
 *With origination amounts >\$1MM, in 2020, there are 7 SBA loans, totaling \$13,389,770. With origination amounts >\$1MM, in 2021, there are 4 SBA Loans, totaling \$29,207,000. With origination amounts >\$1MM, in 2022, there are 2 small business SBA loans, totaling \$2,791,000.

Table 5.7

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
2019	34,692	\$1,713,816	5,788	\$312,871	16.68%	18.26%
2020	42,245	\$3,096,627	6,988	\$542,030	16.54%	17.50%
2021	46,622	\$2,338,695	7,749	\$406,988	16.62%	17.40%
Totals	123,559	\$7,149,138	20,525	\$1,261,889	16.61%	17.65%

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

Table 5.8

First Internet Bank - Small Business Lending Data for Assessment Area - Moderate Income Tracts								
	Small Business & SBA Loans in AA (#)	Small Business & SBA Loans in AA (\$000)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (#)	SBA Loans >\$1MM with GAR ≤ \$1MM in AA (\$000)	Loans to Businesses with GAR ≤ \$1MM (#)	Loans to Businesses with GAR ≤ \$1MM (\$000)	Percentage of Aggregate Lending (#) to Small Businesses with GAR ≤ \$1MM in AA	Percentage of Aggregate Lending (\$) to Small Businesses with GAR ≤ \$1MM in AA
2020	142	\$45,887	0	\$0	20	\$5,514	14.08%	12.02%
2021	105	\$57,696	0	\$0	8	\$1,790	7.62%	3.10%
2022	57	\$19,289	0	\$0	6	\$2,174	10.53%	11.27%
Totals	304	122,872	0	\$0	34	9,478	11.18%	7.71%

Source: First Internet Bank end of calendar year data
 *With origination amounts >\$1MM, in 2020, there are 7 SBA loans, totaling \$13,389,770. With origination amounts >\$1MM, in 2021, there are 4 SBA Loans, totaling \$29,207,000. With origination amounts >\$1MM, in 2022, there are 2 small business SBA loans, totaling \$2,791,000.

First Internet Bank is committed to maintaining its performance in small business lending. The 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:

Small business lending performance will be evaluated with four different tests, including an overall lending goal, lending to small businesses with revenue of \$1 million or less, and lending to small businesses in LMI tracts within the Bank’s AA. As previously mentioned, the decrease in LMI census tracts in 2021 to 2023, respectively, from 43.21% to 36.73%. provides less opportunities for the Bank to lend in LMI areas.

Small business loans and lines are defined as those reported in the Call Report RC-C part II schedule reported under CRA large institution lending requirements, or as otherwise defined as small business lending under applicable CRA regulations, and all SBA loans originated in the AA. In addition, for all small business lending performance tests, small business loans incorporate all SBA loans purchased or originated in the AA, including those over \$1 million.

The Bank has elected not to utilize the FDIC Market Share percentage for the Bank as it is not reflective of the deposits actually taken by the Bank in the AA. Since the Bank only has one location to accept deposits, for all small business tests, the Bank will utilize the AA adjusted deposit market share to determine goals. The Bank utilizes this figure to ensure that the Bank has a similar presence in its AA to the deposits, as determined by address of depositors, taken in from the AA. The AA adjusted deposit market share is calculated utilizing the First Internet Bank’s AA deposits, net of brokered and internal deposits, divided by the Bank’s total deposits, as reported by the FDIC, and then multiplied by the Bank’s FDIC June 30th Summary of Deposits market share percentage (note: this deposit data from the FDIC lags one year behind the target year). This figure then uses a three-year rolling average of the AA adjusted deposit market share that will be updated annually to determine all small business lending performance. The three-year rolling AA adjusted deposit market share will then be utilized to determine each of the four small business lending goal tests as noted below.

The calculation for the small business tests noted below are based on the three-year rolling average AA aggregate small business data published by the FDIC. This small business loan data lags two years behind the current target year.

Lending Test 1: Overall Lending Goal

The basis for Small Business Lending Test 1 captures the Bank’s overall commitment to small business lending. This goal applies the Bank’s three year rolling average AA adjusted deposit market share percentage, as explained in the “Small Business Lending Test” section above, multiplied by the three-year rolling average of the AA small business aggregate lending to create a target lending level. Also, as mentioned above, goals will be updated annually based on the updated FDIC data. and as applicable aggregate small business data is released.

Small business loans included in this test will be comprised of all SBA loans, the small business line of credit commitments, and the loan origination amounts to businesses within the AA. Originations, renewals and purchases completed in the review year will be included in performance goals. 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. In the past, the Bank has participated in various programs such as Grow Indianapolis LLC, a New Markets Tax Credit loan fund. While the Bank’s commitment may exceed \$1 million in total, the line of

credit is for individual small business financing. The full line of credit will be considered only under Test 1 and the individual loans originated under the program will not be included in any other lending test.

Lending Test 2: Lending to Small Businesses with Revenues < \$1 Million

The basis for Small Business Lending Test 2 captures the Bank's commitment to lending to small businesses with annual revenue \leq \$1 million in our AA. To arrive at the target goal for each year of the plan, the Bank's three-year rolling average of the AA adjusted deposit market share percentage, as explained in "Small Business Lending Test", is multiplied by the three-year rolling average of the AA small business aggregate lending to businesses with revenues \leq \$1 million to create a target lending level for the AA. Small business loans included in this test will be comprised of all SBA loans, the small business line of credit commitments, and the loan origination amounts to businesses with gross annual revenues of \$1 million or less originated within the AA. Originations, renewals and purchases completed in the review year will be included in performance goals. Also, as mentioned above, goals will be updated annually. The most recent FDIC aggregate AA business lending will be utilized, which lags two years behind the goal year.

Lending Test 3: Lending to Small Businesses in Low-Income Census Tracts

The basis for Small Business Lending Test 3 captures the Bank's commitment to small businesses in Low-Income census tracts in proportion to our deposit market share in our AA. To arrive at the target goal for each year of the plan, the Bank's three-year rolling average of the AA adjusted deposit market share percentage, as explained in "Small Business Lending Test", is multiplied by the three-year rolling average of the AA small business aggregate lending to businesses in low-income census tracts to create a target lending level for the AA. Small business loans included in this test will be comprised of all SBA loans, the small business line of credit commitments, and the loan origination amounts to businesses within the AA. Originations, renewals and purchases completed in the review year will be included in performance goals. Goals will be updated annually. As previously mentioned, lending in low-income census tracts is limited based on the decreased percentage of census tracts.

Lending Test 4: Lending to Small Businesses in Moderate-Income Census Tracts

The basis for Small Business Lending Test 4 captures the Bank's commitment to small businesses in Moderate-Income census tracts in proportion to our deposit market share in our AA. To arrive at the target goal for each year of the plan, the Bank's three-year rolling average of AA adjusted deposit market share percentage, as explained in "Small Business Lending Test," is multiplied by the three-year rolling average of the AA small business aggregate lending to businesses in moderate-income census tracts to create a target lending level for the AA. Small business loans included in this test will be comprised of all SBA loans, the small business line of credit commitments, and the loan origination amounts to businesses within the AA. Originations, renewals and purchases completed in the review year will be included in performance goals. Also, as mentioned above, goals will be updated annually.

The Small Business Lending scorecard is outlined below:

Table 5.9

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Needs to Improve	Satisfactory	Outstanding
CRA Lending Measurement - Small Business Lending					
Test 1: Small Business Lending Test Dollar volume of Small Business & SBA Commitments in AA	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 2: Small Business (Revenue) Test Dollar volume of Small Business & SBA Commitments to Businesses with Revenues ≤ \$1MM in AA	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 3: Geographic Distribution Dollar volume of Small Business & SBA Commitments to Businesses with Revenues in Low-Income Census Tracts in AA	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 4: Geographic Distribution Dollar volume of Small Business & SBA Commitments to Businesses with Revenues in Moderate-Income Census Tracts in AA	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
*AA Adjusted Deposit Market Share – This is calculated utilizing First Internet Bank’s AA deposits, net of brokered and internal deposits, divided by the Bank’s total deposits, as reported by the FDIC, and then multiplied by the Bank’s FDIC June 30th Summary of Deposits market share percentage. This figure then uses a 3-year rolling average of the AA adjusted deposit market share that will be adjusted annually to determine all small business lending performance.					

The small business lending dollar targets for the 2024 proposed scorecard are noted below in Table 5.10:

Table 5.10

Criteria	Substantial Non-Compliance	Needs to Improve	Satisfactory	Outstanding
CRA Lending Measurement – Small Business Lending	0	2	4	6
Test 1: Small Business Lending Test Dollar volume of Small Business & SBA Commitments in AA	< \$13,762	\$13,762 - < \$22,020	\$22,020 - < \$33,030	≥ \$33,030
Test 2: Small Business (Revenue) Test Dollar volume of Small Business & SBA Commitments to Businesses with Revenues ≤ \$1MM in AA	< \$3,617	\$3,617 - < \$5,788	\$5,808 - < \$8,682	≥ \$8,682
Test 3: Geographic Distribution Dollar volume of Small Business & SBA Commitments to Businesses with Revenues in Low-Income Census Tracts in AA	< \$1,617	\$1,617 - < \$2,586	\$2,596 - < \$3,880	≥ \$3,880
Test 4: Geographic Distribution Dollar volume of Small Business & SBA Commitments to Businesses with Revenues in Moderate-Income Census Tracts in AA	< \$2,575	\$2,575 - < \$4,120	\$4,135 - < \$6,180	≥ \$6,180
Goals use a three-year rolling average of the AA adjusted deposit market share that will be updated annually to determine all small business lending performance goals. AA Adjusted Deposit Market Share is calculated utilizing First Internet Bank’s AA deposits, net of brokered and internal deposits, divided by the Bank’s total deposits, as reported by the FDIC, and then multiplied by the Bank’s FDIC June 30th Summary of Deposits market share percentage. This percentage is then				

multiplied by the three-year rolling average of the AA small business aggregate lending as determined by the FDIC (which lags two years behind the goal year). The calculation above utilizes the FDIC data for 2022 AA Aggregate Small Business Loans.

To determine goals, a Satisfactory Rating (4 points) is attained by reaching 80% to less than 120% of the target dollar goal. More or less points are attained based on how much the Bank exceeds or falls short of the target goal. Substantial Non-Compliance is less than 50% of the target goal (0 points), Needs to Improve is 50.00% to less than 80% of the target goal (2 points), and an Outstanding rating is attained by reaching greater than or equal to 120% of the target goal (6 points). All deposit market share calculations are taken from the FDIC Deposit Market Share Report of the Indianapolis-Carmel-Anderson, IN MSA as reported of June 30th each year: <https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=&sCounty=all>. Internal Geocoding at the county level from deposit accounts determines actual deposits collected within the Bank's Assessment area (matching June 30th to FDIC report).

Conclusion

First Internet Bank is a branchless bank which supports lending on a nationwide basis for the majority of its small business offerings. 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. However, the Bank continues in its commitment to its AA, as the Bank recently added a local Community Development Lender which will support lending in the local assessment area.

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 consider the proportion of deposits to 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 Bank's historical performance as the Bank's differentiated product lineup and nationwide footprint challenge the traditional classifications of peers. Only qualified lending, investment, service activities, as defined by the CRA regulation, rendered to such organizations, will receive CRA credit.

Community Development 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. 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.

The Bank also has a partnership with the Greater Indy Habitat for Humanity. Greater Indy Habitat unites the community with people in need to provide the life-changing opportunity to purchase and own simple, quality, affordable homes. Currently, First Internet Bank has a \$16 million commitment to purchase loans from Greater Indy Habitat through year-end 2025. This commitment enables the organization to maintain greater liquidity to purchase land and building materials for new homes. This commitment, along with the INHP fund noted above 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. Only qualified lending activities, as defined by the CRA regulation, rendered to such organizations, will receive CRA credit.

Community Development Investment Activities

First Internet Bank will make CRA-qualified community development investments in or to various organizations within the Bank's assessment area. Only qualified investment activities, as defined by the CRA regulation, rendered to such organizations, will receive CRA credit. Investment activities may include, but are not limited to:

- Investment Funds, such as the Centerfield Capital Fund IV, Centerfield Capital Fund V, and Merchants Capital LIHTC Fund V, which offers investments in specific qualified projects within the assessment area. The earmarked investment is assessed to determine its innovativeness, complexity and responsiveness to credit and community development needs within the Bank's assessment area.
- Stock in community development and CRA lending corporations like the Indiana Community Business Credit Corporation. ICBC 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.
- Donations to community organizations that provide services to support a community development purpose, such as:
 - Indianapolis Neighborhood Housing Partnership (INHP)
 - Coalition for Homelessness Intervention and Prevention (CHIP)
 - Salvation Army – Indiana
 - Junior Achievement of Central Indiana

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

Community Development 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 2021-2023 CRA Strategic Plan, First Internet Bank supports its communities by providing technical assistance on financial matters to nonprofit, universities and/or government organizations serving low- and moderate- income populations and neighborhoods. These efforts focus on affordable housing, economic development (small business support), and community development organizations through Board/Committee services, providing technical assistance using associate's expertise, and providing financial education for organizations that primarily serve LMI communities/residents and/or small businesses in the assessment area.
- First Internet Bank relies on its officers and employees living and working in the assessment area 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 Bank employees are actively engaged within the community, through boards/committees, with community organizations with a mission or programs that primarily serve LMI populations/communities. Examples of these community outreach efforts include:

- Serving on the Board of the Indianapolis Neighborhood Housing Partnership
- Serving on the Board of Greater Indy Habitat for Humanity
- Serving on the Board of Near North Community Development Corporation
- Serving on the Board of the Central Indiana Corporate Partnership (CICP)
- Serving on the Board of Central Indiana Community Foundation (CICF)
- Serving on the Board of the Hamilton County Community Foundation (HCCF)
- Serving on the Board of the OneZone Chamber
- Serving on the Board of ACE Prep Academy
- Serving on the Board of Junior Achievement of Central Indiana
- Serving on Marian University's 21st Century Scholar Board of Visitors
- Serving on the Finance Committee of the Indiana Department of Workforce Development – Region 5

In addition, associates provide and support financial and workforce development training, on behalf of the Bank, using their expertise. Only qualified service activities as defined by the CRA regulation, rendered to such organizations, will receive CRA credit. The following provides additional details and examples in which employees have rendered such community services:

- Pitchfeast empowers BIPOC entrepreneurs and business owners who use their personal skills and creativity to generate income and make a difference in their community. The objective is to Give BIPOC entrepreneurs an equal opportunity by contributing to the education and development of their business. This is done by providing entrepreneurs with essential business development support, technical training, and various other services needed to contribute to the

development of entrepreneurial projects and ventures. Pitchfeast holds a semi-annual event, sponsored by First Internet Bank. During each event, 10 entrepreneurs receive the opportunity to showcase their business or startup to a group of investors and compete for a chance to receive startup capital that will help the business grow. The investments are being awarded in the form of low-interest loans. First Internet Bank has committed to being the title sponsor for three years (2023, 2024, and 2025) and the Bank's CEO serves as a guest speaker and Pitchfeast contest judge.

- Purposeful Design (PD) exists to help rebuild lives of individuals who have struggled with addiction, homelessness, incarceration and other obstacles; to equip them with valuable work skills; and to provide the gift of work. First Internet employees have facilitated financial education and workforce development sessions for PD's Advance! Program. Programming takes place at PD, Dove Recovery House, and the Hamilton County Jail.
- Marian University's 21st Century Scholar Tuition Scholarship is an incredible opportunity for students who want a high-quality private university experience. The 21st Century Scholarship is based on income eligibility and pays up to 100% of tuition at an Indiana college/university. At Marian University, up to 50 incoming students are awarded this financial need-based scholarship each year, which is funded through a combination of federal, state, and university aid. First Internet Bank partnered with Marian University's 21st Century Scholar Summer Camp to host 60 high school students/college mentors and Marian staff onsite for a workforce development and financial education initiative. First Internet Bank was innovative in creating a half-day program for students consisting of a professional career panel with associates from banking and non-banking careers working in the bank industry, facilitating the FDIC MoneySmart "Halls of Knowledge" session to discuss paying for college, and providing students with a free lunch and opportunity to network with professionals.
- First Internet Bank employees participate in area school programs and Junior Achievement programs, including career days, Biztown and JobSpark, targeted to students from schools in which greater than 50% of the student population qualify for free and reduced lunch. The Bank has successfully participated in, developed, and delivered financial- or workforce-oriented programs. The Bank partnered with Junior Achievement of Central Indiana to create a career navigation activity to facilitate for Biztown's summer camp. These sessions were facilitated by Bank employees for each summer camp session.

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 reviewed the Bank's historical performance as there are no similarly-situated banks. The Bank's differentiated product lineup and nationwide footprint challenge the traditional classifications of peers. 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.

Table 5.11

First Internet Bank - Community Development Lending and Investments									
	Deposits in AA (net of brokered and internal deposits) (000's)	CD Loans		New CD Investments		Percentage of Avg CD Lending and New Investments to Deposits \$(000)	Existing and New CD Investments		Percentage of Avg CD Lending and All Investments to Deposits
		#	\$ (000's)	#	\$ (000's)		#	\$ (000's)	
2021	\$553,500	0	\$0	19	\$53,454	9.66%	65	\$93,657	16.92%
2022	\$585,803	5	\$22,358	20	\$40,529	10.74%	79	\$117,333	20.03%
2023	\$1,253,570	3	\$7,400	30	\$57,471	5.17%	108	\$164,710	13.14%
Average	\$797,624	3	\$7,440	23	\$50,485	8.52%	76	\$125,233	16.70%
Source: First Internet Bank; FDIC Summary of Deposit adjusted to the bank's proposed CRA AA*									
*First Internet Bank Deposits were determined by geocoding the Bank's deposits to identify those within the Bank's assessment area to arrive at "Deposits in AA".									

Table 5.12

First Internet Bank - Community Development New Investments (Donations)	
Year	CD Investments (Donations)
2021	\$260,000
2022	\$17,450
2023	\$169,025
Three Year Rolling Average	\$148,825
Source: First Internet Bank	

Lending and Investment Tests:

Consistent with our current strategic plan, 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, including securities and funds, as a percentage of the Bank's FDIC Summary of 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 FDIC Summary of 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.

For Test 5, the Bank's average performance for the rolling three-year period was 8.52% as shown in Table 5.11. The goals were determined by calculating 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. Any SBA or other loans over \$1 million that were included in Tests 1, 2, 3, and 4 will not be included in Test 5.

For Test 6, the average CRA-qualified investments of First Internet Bank from 2021-2023 of the average FDIC Summary of Deposits in the assessment area was 16.7%. 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.

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

CRA-Qualified Community Development Specific Investments:

First Internet Bank recognizes a gap between assessment area community development services, low- and moderate-income housing, neighborhood revitalization and small business development community needs. This goal is designed to bridge that gap. The Bank is committed to making investments in community services, affordable housing and to support small businesses in the assessment area. Investments earmarked for this specific goal cannot also be considered in the overall CRA investment goals established earlier in the plan under Tests 5 or 6.

As previously mentioned and identified through community contacts, several possible investment opportunities that aim to support community development needs exist within the AA and statewide. Only opportunities that support CRA-qualified community development initiatives in the assessment area and statewide will be considered under these goals. These opportunities include, but are not limited to, investments (in-kind donations, donations, sponsorships, in-kind, etc.), loan pool purchases, and low-income tax credit projects to non-profits. Opportunities assisting non-profits, credit counseling centers, small business development organizations, educational institutions, Community Development Financial Institutions exist, and those organizations/programs primarily serving LMI residents/communities exist and will be considered in these tests.

For Test 7, using the Bank's historical performance, the three-year rolling average dollar amount of CD investments is \$148,825. CD investments (donations, in-kind donations, sponsorships, etc.) supporting identified community services, affordable housing, neighborhood revitalization/stabilization, and economic development were considered. The goal was determined by calculating the lower thresholds for the Need to Improve and Satisfactory ratings, and the upper threshold for the Satisfactory rating, by multiplying the three-year rolling average performance by 50%, 80% and 120%, respectively. This goal will be updated annually, based on the rolling three-year average.

For Test 8, the Bank considered assessment area affordable housing investments through loan pool purchases in 2023 which totaled approximately \$6 million dollars. With the Bank's decision to exit the consumer mortgage business in the first quarter of 2023, First Internet remains committed to supporting affordable housing initiatives within the AA. Throughout the year, the Bank continued to provide support to Habitat for Humanity through many avenues, including loan pool

purchases. Using this volume as a factor, it was determined that an additional \$6 million dollars would assist to bridge the gap between the Bank’s historical performance and that of the HMDA reportable lenders operating in the AA. The goals were determined by calculating the lower thresholds for the Need to Improve and Satisfactory ratings, and the upper threshold for the Satisfactory rating, by multiplying the 2023 performance by 50%, 80% and 120%, respectively.

Based on the analysis of the information presented above, the community development loans and investments scorecard is located below in Table 5.13:

Table 5.13

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Community Development Measurements - Lending and Investments					
Test 5: Community Development Loans and New Investments per Deposit in AA.	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 6: Community Development Investments (Existing+New) per Deposit in AA	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 7: Community Development New Investments (Donations) per Rolling 3-Year Average	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 8: Community Development Affordable Housing Specific Investments	Calendar Year 2024-2026	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target

The performance targets proposed for 2024 are below in Table 5.14:

Table 5.14

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Community Development Measurements - Lending and Investments					
Test 5: Community Development Loans and New Investments per Deposit in AA.	Calendar Year 2024-2026	<4.26%	4.26% - <6.82%	6.82% - <10.22%	≥10.22%
Test 6: Community Development Investments (Existing+New) per Deposit in AA	Calendar Year 2024-2026	<8.35%	8.35% - <13.36%	13.36% - <20.04%	≥20.04%
Test 7: Community Development New Investments (Donations) per Deposit in AA.	Calendar Year 2024-2026	< \$74,413	\$74,413 - < \$119,060	\$119,060 - <\$178,590	≥\$178,590
Test 8: Community Development Affordable Housing Specific Investments.	Calendar Year 2024-2026	<\$3.05 MM	\$3.05 MM - <\$4.9 MM	\$4.9 MM - <\$7.32 MM	≥\$7.32 MM
Tests 5 and 6 are based on the percentage of average CD lending and investments, applicable to those tests, to deposits using the rolling three-year average. Test 7 is based on the rolling three-year average of donations and will be updated annually. Test 8 is based on the Bank's 2023 loan pool purchases.					

To determine goals, a Satisfactory Rating (4 points) is attained by reaching 80% - <120% of the target dollar goal. More or less points are attained based on how much the Bank exceeds or falls short of the target goal. All deposit market share calculations are taken from the FDIC Deposit Market Share Report of the Indianapolis-Carmel-Anderson, IN MSA as reported of June 30 each year.

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 2020 – 2023, 82% of the Bank's employees work and/or reside within the previous nine county assessment area. The Bank has chosen to use the service hours for the number of employees who are positioned to impact its assessment area.

Table 5.15 represents the most recent three-year history of CRA qualified community development service hours.

Table 5.15

Community Service History			
Year	Community Service Hours	Number of Employees*	Service Hours/Employee
2020	514	248	2.07
2021	564.5	225	2.51
2022	580	240	2.42

* The number of employees is as of the prior year-end and includes employees who work and 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 work and reside in the assessment area at the end of the previous year.

Table 5.16

Criteria	Period Ending 12/31/XX	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
Test 9: Service hours per employee who work/reside in AA at prior year-end	Calendar Year 2024-2026	< 1.00	1.00 - < 2.00	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 eleven-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 consider 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 5.17:

Table 5.17

Criteria	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
CRA Lending Measurement – Small Business Lending				
Test 1: Dollar volume of Small Business and SBA Loan and Commitments in the AA	0	2	4	6
Test 2: Dollar volume of small business & SBA loans and commitments with ≤ \$1MM in revenue in the AA	0	2	4	6
Test 3: Dollar volume of small business & SBA loans and commitments (\$) in AA made in low-income tracts	0	2	4	6
Test 4: Dollar volume of small business and SBA loans and commitments (\$) in AA made in moderate-income tracts	0	2	4	6
Community Development Activity				
Test 5: Community Development Loans and New Investments per Deposit in AA	0	2	4	6
Test 6: Community Development Investments (Existing + New) per Deposit in AA	0	2	4	6
Test 7: Community Development New Investments (Donations) per Deposit in AA.	0	2	4	6
Test 8: Community Development Affordable Housing Specific Investments	0	2	4	6
Test 9: Community Development Service Hours per Employee in AA	0	2	4	6
Total Overall Bank Rating	< 16	16-30	32-50	> 50

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 in Table 5.18 below.

Table 5.18

Criteria	Substantial Non-Compliance	Need to Improve	Satisfactory	Outstanding
CRA Lending Measurement – Small Business Lending				
Test 1: Percentage of small business and SBA loan commitments (\$) in AA to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 2: Percentage of small business and SBA loan commitments (\$) in AA made to borrowers with ≤ \$1MM in revenue to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 3: Percentage of small business and SBA loan commitments (\$) in AA made in low-income tracts to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 4: Percentage of small business and SBA loan commitments (\$) in AA made in moderate-income tracts to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Community Development Activity				
Test 5: Community Development Loans and New Investments to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target

Test 6: Community Development Investments (Existing + New) to % of deposit market share in AA	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 7: Community Development New Investments (Donations) per Rolling 3 Year Average	< 50% of Target	50% - <80% of Target	80% - <120% of Target	≥120% of Target
Test 8: Community Development Affordable Housing Specific Investments	<\$3.05 million	\$3.05 million - <\$4.9 million	\$4.9 million - <\$7.32 million	≥\$7.32 million
Test 9: Community Development Service Hours per Employee in AA	<1.00	1.00 - <2.00	2.00 - <3.00	≥3.00

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

<u>Consumer Deposit</u>	<u>Commercial Deposit</u>
Interest Checking Accounts	Do More Business Checking (interest checking) Accounts
Free Checking Accounts	Commercial Checking Accounts
Health Savings Accounts	Money Market Savings Accounts
Savings Accounts	Regular Savings Accounts
Money Market Savings Accounts	Certificates of Deposits
Certificates of Deposits	
Deposit products have associated services such as Remote Deposit Capture, Sweep Account options, Checking Positive, Pay Zero Balance Accounts, as well as ACH and wire services.	

Appendix B: First Internet Bank Lending Products

Consumer Lending	Commercial Lending
Horse Trailer Loans	Small Business Lending
RV Loans	Construction and Investor Commercial Real Estate
Credit Cards	Single Tenant Lease Financing
Automobile Loans	Public Finance
	Franchise Finance Lending
	Commercial and Industrial (“C&I”) Lending

Appendix C: First Internet Bank Lending Portfolio Distribution

Portfolio distributions (in dollars) from 2020 through year-end 2022

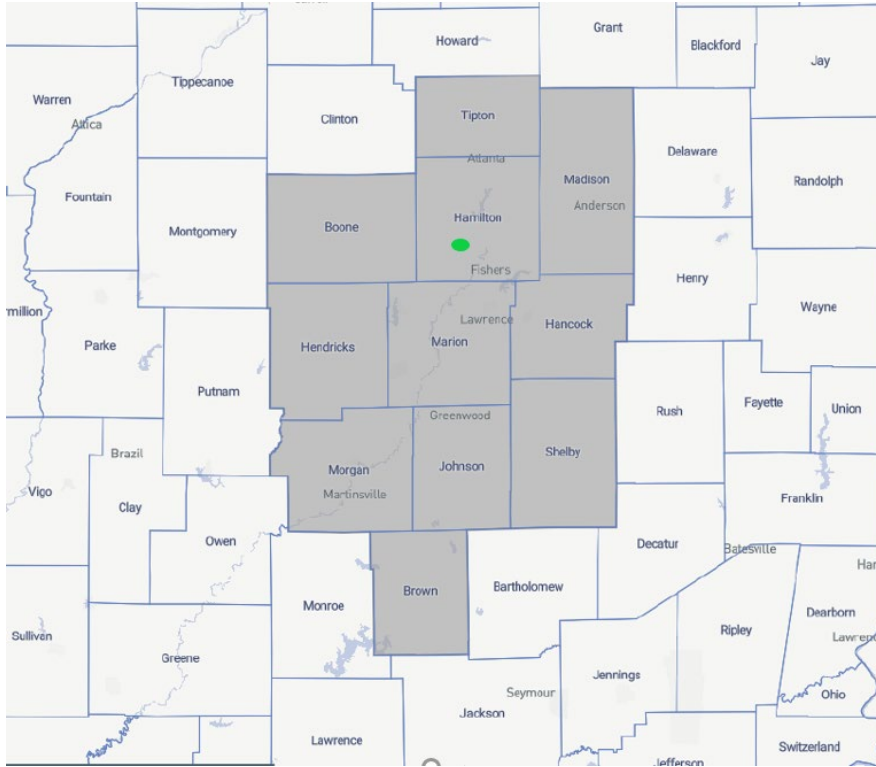
<u>Dollars in thousands</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>
<u>Commercial Loans</u>			
Commercial and Industrial	\$ 126,108	\$ 96,008	\$ 75,387
Owner-occupied commercial real estate	61,836	66,732	89,785
Investor commercial real estate	93,121	28,019	13,902
Construction	181,966	136,619	110,385
Single tenant lease financing	939,240	865,854	950,172
Public finance	621,032	592,665	622,257
Healthcare finance*	272,461	387,852	528,154
Small business lending	123,750	108,666	125,589
Franchise finance	299,835	81,448	-
Total Commercial Loans	2,719,349	2,363,863	2,515,631
<u>Consumer Loans</u>			
Residential Mortgage*	\$ 383,948	\$ 186,770	\$ 186,787
Home Equity*	24,712	17,665	19,857
Other Consumer	324,598	265,478	275,692
Total Consumer Loans	733,258	469,913	482,336
Net deferred loan fees, premiums, discounts	46,794	53,886	61,264
Total Loans	3,499,401	2,887,662	3,059,231
*Products no longer offered			

Portfolio distributions from 2020 through year-end 2022



Appendix D: Map of Indiana Facility-Based Assessment Area

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



Appendix E: Published Public Notice

See Following Pages

August 8, 2023 - Pursuant to §12 C.F.R. 345.27, First Internet Bank (Bank), 8701 E. 116th St., Fishers, IN 46038, 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 September 7, 2023 (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 8:00 am – 5:00 pm ET, 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.



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.