



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	027	9543.00	Middle	No	112.80	\$81,800	\$92,270	\$74,554	3956	3.99	158	1166	1589
18	027	9544.00	Upper	No	129.87	\$81,800	\$106,234	\$85,833	2749	6.00	165	692	950
18	027	9545.01	Middle	No	109.82	\$81,800	\$89,833	\$72,585	5992	0.93	56	1295	1397
18	027	9545.02	Middle	No	109.51	\$81,800	\$89,579	\$72,378	4138	1.93	80	875	1228
18	027	9546.00	Upper	No	137.43	\$81,800	\$112,418	\$90,833	4731	7.52	356	1167	1672
18	027	9547.00	Middle	No	82.98	\$81,800	\$67,878	\$54,848	4030	34.79	1402	983	1946
18	027	9548.00	Moderate	No	72.65	\$81,800	\$59,428	\$48,016	3406	25.69	875	654	1515
18	027	9549.00	Middle	No	112.49	\$81,800	\$92,017	\$74,348	4379	13.27	581	1153	1606

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	125	9539.00	Middle	No	110.92	\$81,800	\$90,733	\$73,313	3374	4.62	156	1308	1554
18	125	9540.00	Middle	No	111.45	\$81,800	\$91,166	\$73,664	2928	4.61	135	1060	1351
18	125	9541.00	Upper	No	122.22	\$81,800	\$99,976	\$80,781	3125	4.29	134	987	1293
18	125	9542.00	Middle	No	92.59	\$81,800	\$75,739	\$61,196	2823	5.63	159	1105	1347
18	125	9999.99	Middle	No	105.64	\$81,800	\$86,414	\$69,823	12250	4.77	584	4460	5545

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	173	0301.00	Middle	No	100.55	\$88,200	\$88,685	\$75,515	3396	2.94	100	1264	1700
18	173	0302.00	Middle	No	118.25	\$88,200	\$104,297	\$88,807	3401	5.56	189	1458	1775
18	173	0303.00	Middle	No	108.99	\$88,200	\$96,129	\$81,848	6131	10.00	613	2012	2253
18	173	0304.00	Middle	No	85.13	\$88,200	\$75,085	\$63,935	2897	8.28	240	925	1299
18	173	0305.01	Upper	No	129.50	\$88,200	\$114,219	\$97,250	3747	8.35	313	1021	1308
18	173	0305.02	Middle	No	111.40	\$88,200	\$98,255	\$83,657	4178	4.86	203	1347	1724
18	173	0306.01	Middle	No	112.73	\$88,200	\$99,428	\$84,655	2554	5.64	144	818	1101
18	173	0306.02	Middle	No	91.86	\$88,200	\$81,021	\$68,984	3472	7.86	273	1022	1378
18	173	0307.03	Upper	No	120.27	\$88,200	\$106,078	\$90,322	5652	12.95	732	1643	1796
18	173	0307.04	Upper	No	141.86	\$88,200	\$125,121	\$106,535	5335	12.28	655	1687	2082
18	173	0307.06	Upper	No	137.15	\$88,200	\$120,966	\$103,000	3922	16.55	649	1129	1329
18	173	0307.07	Upper	No	141.19	\$88,200	\$124,530	\$106,033	4985	11.72	584	1422	1634
18	173	0307.08	Upper	No	157.78	\$88,200	\$139,162	\$118,485	2676	13.60	364	766	929
18	173	0307.09	Upper	No	160.90	\$88,200	\$141,914	\$120,833	4737	16.17	766	1168	1396
18	173	0308.01	Upper	No	139.72	\$88,200	\$123,233	\$104,926	3859	10.60	409	1313	1578
18	173	0308.02	Upper	No	132.19	\$88,200	\$116,592	\$99,270	2956	10.76	318	1051	1211

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
21	101	0201.01	Middle	No	118.20	\$66,100	\$78,130	\$63,566	1645	25.23	415	432	869
21	101	0202.00	Middle	No	85.48	\$66,100	\$56,502	\$45,972	1702	28.14	479	258	691
21	101	0203.00	Moderate	No	75.91	\$66,100	\$50,177	\$40,827	1589	41.98	667	267	762
21	101	0204.01	Moderate	No	56.36	\$66,100	\$37,254	\$30,313	2297	31.48	723	379	1010
21	101	0205.01	Middle	No	112.19	\$66,100	\$74,158	\$60,338	2516	24.92	627	541	1029
21	101	0206.02	Upper	No	148.75	\$66,100	\$98,324	\$80,000	4998	22.07	1103	945	1478
21	101	0206.03	Middle	No	119.70	\$66,100	\$79,122	\$64,375	2123	8.81	187	402	564
21	101	0206.04	Middle	No	107.29	\$66,100	\$70,919	\$57,702	4170	21.22	885	1013	1457
21	101	0207.01	Middle	No	116.66	\$66,100	\$77,112	\$62,738	5575	15.78	880	1977	2408
21	101	0207.03	Upper	No	161.64	\$66,100	\$106,844	\$86,932	3288	10.07	331	1063	1359
21	101	0207.04	Upper	No	172.14	\$66,100	\$113,785	\$92,578	3307	6.53	216	1333	1554
21	101	0208.00	Middle	No	119.18	\$66,100	\$78,778	\$64,097	4393	6.10	268	1334	1883
21	101	0209.01	Middle	No	115.93	\$66,100	\$76,630	\$62,348	3892	9.33	363	1356	1648
21	101	0209.02	Middle	No	99.63	\$66,100	\$65,855	\$53,581	3298	9.88	326	625	1135

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	129	0401.00	Middle	No	92.62	\$88,200	\$81,691	\$69,555	5563	4.78	266	1909	2343
18	129	0402.00	Middle	No	99.11	\$88,200	\$87,415	\$74,432	2160	3.56	77	830	1255
18	129	0403.00	Middle	No	106.29	\$88,200	\$93,748	\$79,821	2436	3.90	95	910	1022
18	129	0404.00	Upper	No	142.12	\$88,200	\$125,350	\$106,731	5860	5.41	317	1870	2199
18	129	0405.00	Upper	No	142.95	\$88,200	\$126,082	\$107,351	3061	5.16	158	1186	1505
18	129	0406.00	Middle	No	84.49	\$88,200	\$74,520	\$63,451	3287	9.98	328	932	1290
18	129	0407.00	Moderate	No	72.67	\$88,200	\$64,095	\$54,575	2855	11.94	341	706	1196
18	129	9999.99	Middle	No	103.24	\$88,200	\$91,058	\$77,535	25222	6.27	1582	8343	10810

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	163	0001.00	Moderate	No	76.01	\$88,200	\$67,041	\$57,083	1981	17.31	343	415	883
18	163	0002.03	Middle	No	100.99	\$88,200	\$89,073	\$75,842	2985	17.96	536	1139	1339
18	163	0002.04	Moderate	No	74.21	\$88,200	\$65,453	\$55,735	4822	21.63	1043	1468	1848
18	163	0002.05	Moderate	No	75.02	\$88,200	\$66,168	\$56,341	2135	15.32	327	650	917
18	163	0003.00	Moderate	No	65.10	\$88,200	\$57,418	\$48,893	3657	23.79	870	618	1134
18	163	0004.00	Middle	No	114.71	\$88,200	\$101,174	\$86,146	2213	12.29	272	684	969
18	163	0005.00	Middle	No	94.44	\$88,200	\$83,296	\$70,924	2048	14.94	306	876	990
18	163	0006.00	Middle	No	82.39	\$88,200	\$72,668	\$61,875	1913	20.28	388	583	828
18	163	0008.00	Middle	No	86.16	\$88,200	\$75,993	\$64,706	2689	36.48	981	877	1376
18	163	0009.00	Moderate	No	68.89	\$88,200	\$60,761	\$51,736	5767	32.67	1884	1708	2589
18	163	0010.00	Moderate	No	54.65	\$88,200	\$48,201	\$41,045	4239	43.34	1837	717	1650
18	163	0011.01	Low	No	42.49	\$88,200	\$37,476	\$31,908	2429	59.90	1455	494	1112
18	163	0012.00	Low	No	44.66	\$88,200	\$39,390	\$33,542	1612	51.80	835	327	786
18	163	0013.00	Low	No	46.66	\$88,200	\$41,154	\$35,040	1725	59.71	1030	512	1105
18	163	0014.00	Low	No	45.62	\$88,200	\$40,237	\$34,259	1765	54.84	968	247	674
18	163	0015.00	Moderate	No	56.00	\$88,200	\$49,392	\$42,059	1842	64.39	1186	399	894
18	163	0017.00	Low	No	48.27	\$88,200	\$42,574	\$36,250	2127	35.31	751	214	794
18	163	0018.00	Unknown	No	0.00	\$88,200	\$0	\$0	501	22.55	113	144	109
18	163	0019.00	Low	No	47.75	\$88,200	\$42,116	\$35,859	1009	27.85	281	115	407
18	163	0020.00	Moderate	No	67.66	\$88,200	\$59,676	\$50,815	901	29.08	262	92	279
18	163	0021.00	Low	No	46.77	\$88,200	\$41,251	\$35,125	2056	26.75	550	468	1145
18	163	0023.00	Moderate	No	53.26	\$88,200	\$46,975	\$40,000	2421	23.46	568	572	1290
18	163	0024.00	Middle	No	87.74	\$88,200	\$77,387	\$65,893	3091	14.78	457	1002	1587
18	163	0025.00	Low	No	31.62	\$88,200	\$27,889	\$23,750	1722	27.58	475	317	832
18	163	0026.00	Low	No	38.54	\$88,200	\$33,992	\$28,947	3319	32.03	1063	747	1378
18	163	0030.00	Moderate	No	68.94	\$88,200	\$60,805	\$51,772	4742	9.95	472	1425	2041

* Will automatically be included in the 2025 Distressed or Underserved Tract List

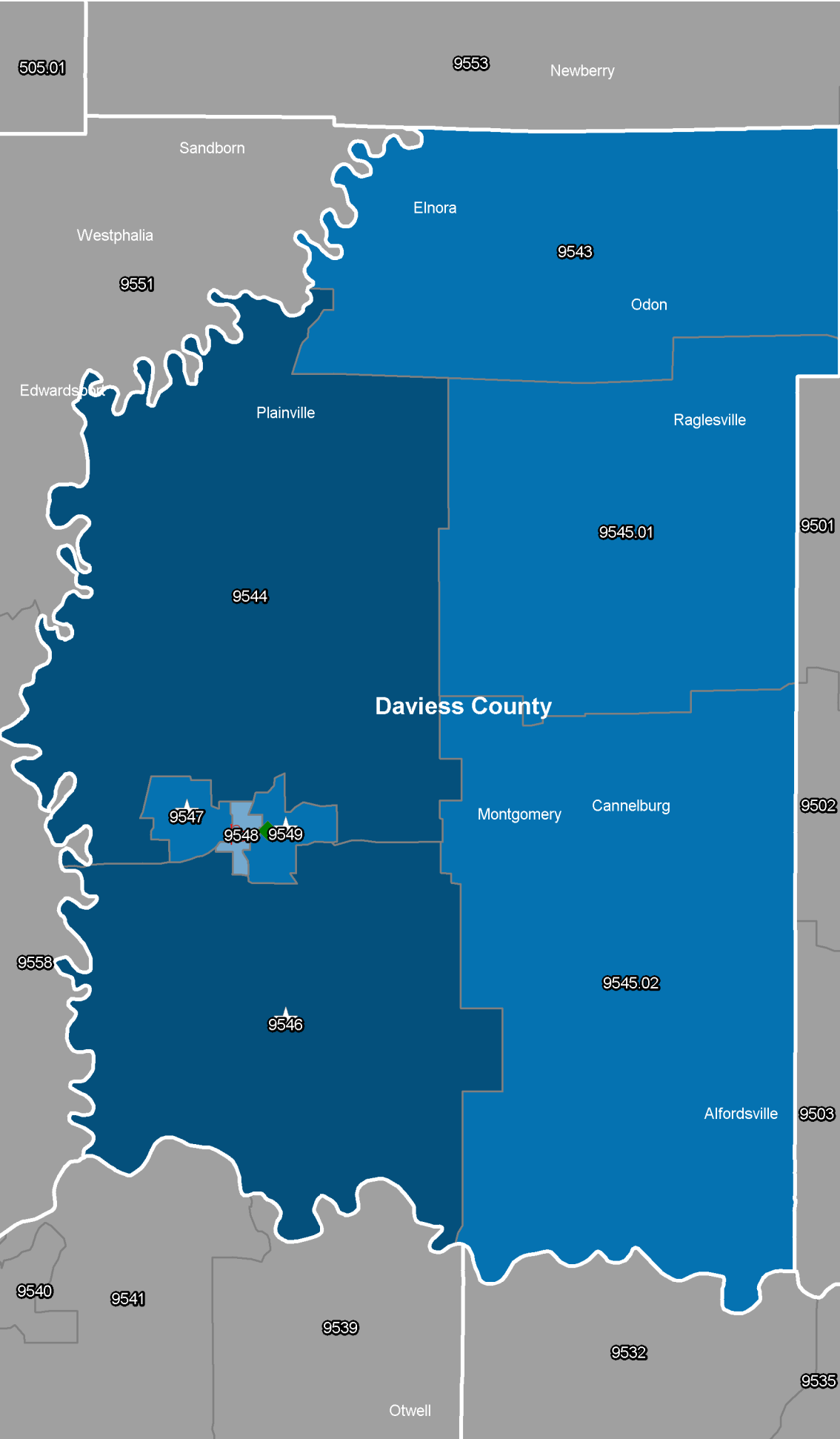
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	163	0031.00	Moderate	No	73.69	\$88,200	\$64,995	\$55,341	2440	12.95	316	669	1194
18	163	0032.00	Moderate	No	76.99	\$88,200	\$67,905	\$57,820	3732	11.09	414	774	1246
18	163	0033.00	Low	No	48.84	\$88,200	\$43,077	\$36,680	3685	16.31	601	690	1200
18	163	0034.00	Moderate	No	73.00	\$88,200	\$64,386	\$54,821	2798	9.04	253	1111	1283
18	163	0035.00	Moderate	No	73.24	\$88,200	\$64,598	\$55,000	3219	14.85	478	996	1136
18	163	0036.00	Low	No	42.36	\$88,200	\$37,362	\$31,812	4576	30.33	1388	803	1510
18	163	0037.01	Upper	No	125.50	\$88,200	\$110,691	\$94,250	1974	21.43	423	536	706
18	163	0037.02	Middle	No	80.27	\$88,200	\$70,798	\$60,282	4556	36.96	1684	1045	1554
18	163	0038.01	Middle	No	87.76	\$88,200	\$77,404	\$65,905	5283	23.68	1251	1166	1388
18	163	0038.03	Upper	No	137.56	\$88,200	\$121,328	\$103,304	5432	16.51	897	1588	1956
18	163	0038.05	Middle	No	87.85	\$88,200	\$77,484	\$65,975	6597	26.18	1727	1962	2474
18	163	0039.00	Middle	No	92.81	\$88,200	\$81,858	\$69,697	3223	13.62	439	830	1157
18	163	0101.01	Moderate	No	64.85	\$88,200	\$57,198	\$48,704	3032	38.39	1164	35	351
18	163	0101.02	Middle	No	117.71	\$88,200	\$103,820	\$88,400	4245	23.70	1006	589	1021
18	163	0102.04	Upper	No	159.00	\$88,200	\$140,238	\$119,406	6798	10.71	728	2353	2572
18	163	0102.05	Moderate	No	73.10	\$88,200	\$64,474	\$54,900	3459	10.67	369	1015	1373
18	163	0102.06	Middle	No	109.71	\$88,200	\$96,764	\$82,394	5508	7.70	424	2180	2381
18	163	0102.07	Middle	No	107.73	\$88,200	\$95,018	\$80,900	3298	10.43	344	1218	1363
18	163	0102.08	Upper	No	150.55	\$88,200	\$132,785	\$113,059	5344	13.19	705	1813	2061
18	163	0104.04	Upper	No	148.97	\$88,200	\$131,392	\$111,875	6767	7.49	507	2318	2561
18	163	0104.05	Upper	No	124.32	\$88,200	\$109,650	\$93,365	4141	14.80	613	378	651
18	163	0104.06	Middle	No	103.05	\$88,200	\$90,890	\$77,386	1972	4.01	79	773	863
18	163	0105.01	Middle	No	114.55	\$88,200	\$101,033	\$86,023	3382	5.91	200	1408	1523
18	163	0105.02	Middle	No	116.48	\$88,200	\$102,735	\$87,475	3785	4.73	179	1281	1414
18	163	0106.00	Middle	No	112.49	\$88,200	\$99,216	\$84,479	1563	4.29	67	745	843
18	163	0107.01	Middle	No	119.38	\$88,200	\$105,293	\$89,650	4150	8.72	362	1299	1372
18	163	0107.02	Upper	No	144.13	\$88,200	\$127,123	\$108,235	6099	7.18	438	2085	2226
18	163	0108.00	Middle	No	94.44	\$88,200	\$83,296	\$70,921	3357	11.29	379	834	1369
18	163	9801.00	Unknown	No	0.00	\$88,200	\$0	\$0	8	50.00	4	24	24

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	163	9802.00	Unknown	No	0.00	\$88,200	\$0	\$0	0	0.00	0	0	0
18	163	9803.00	Unknown	No	0.00	\$88,200	\$0	\$0	0	0.00	0	0	0
18	163	9805.00	Unknown	No	0.00	\$88,200	\$0	\$0	2	0.00	0	0	5
18	163	9806.00	Unknown	No	0.00	\$88,200	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Daviness County

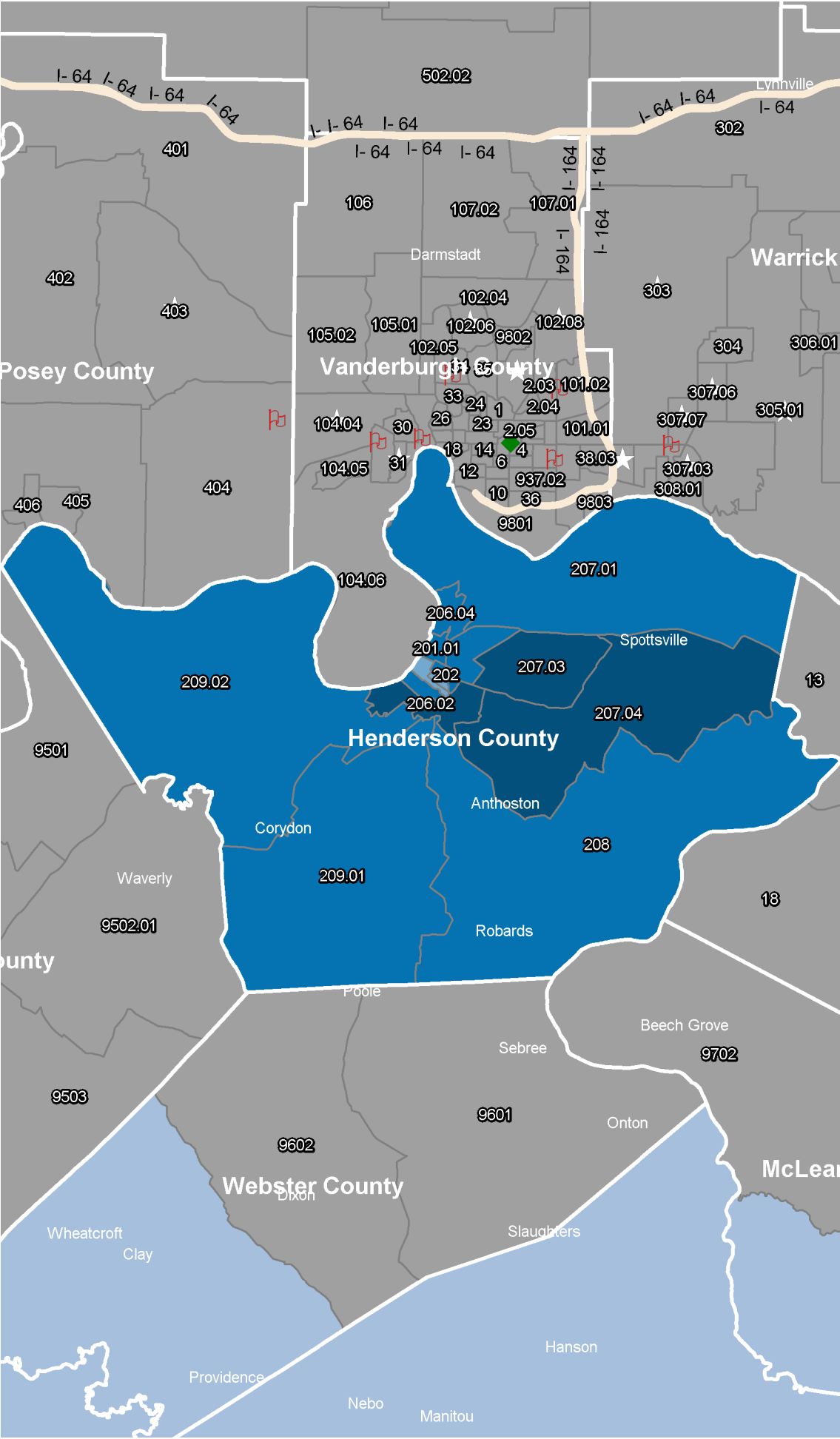


Income Level

- NA
- Low
- Moderate
- Middle
- Upper

☆ Applications/Loans
⌘ Bank Branches
◆ ATM Locations

First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Henderson KY

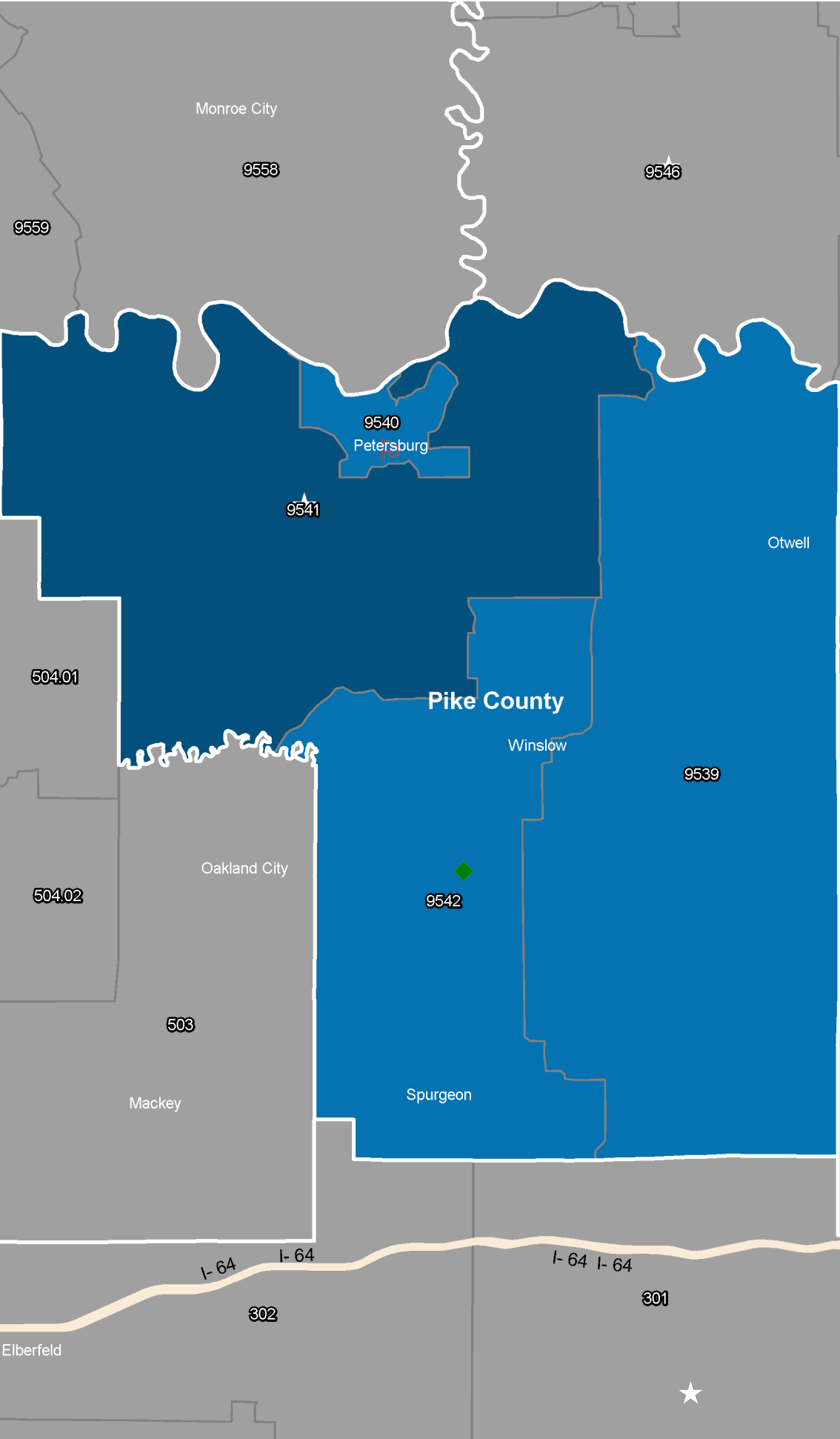


Income Level

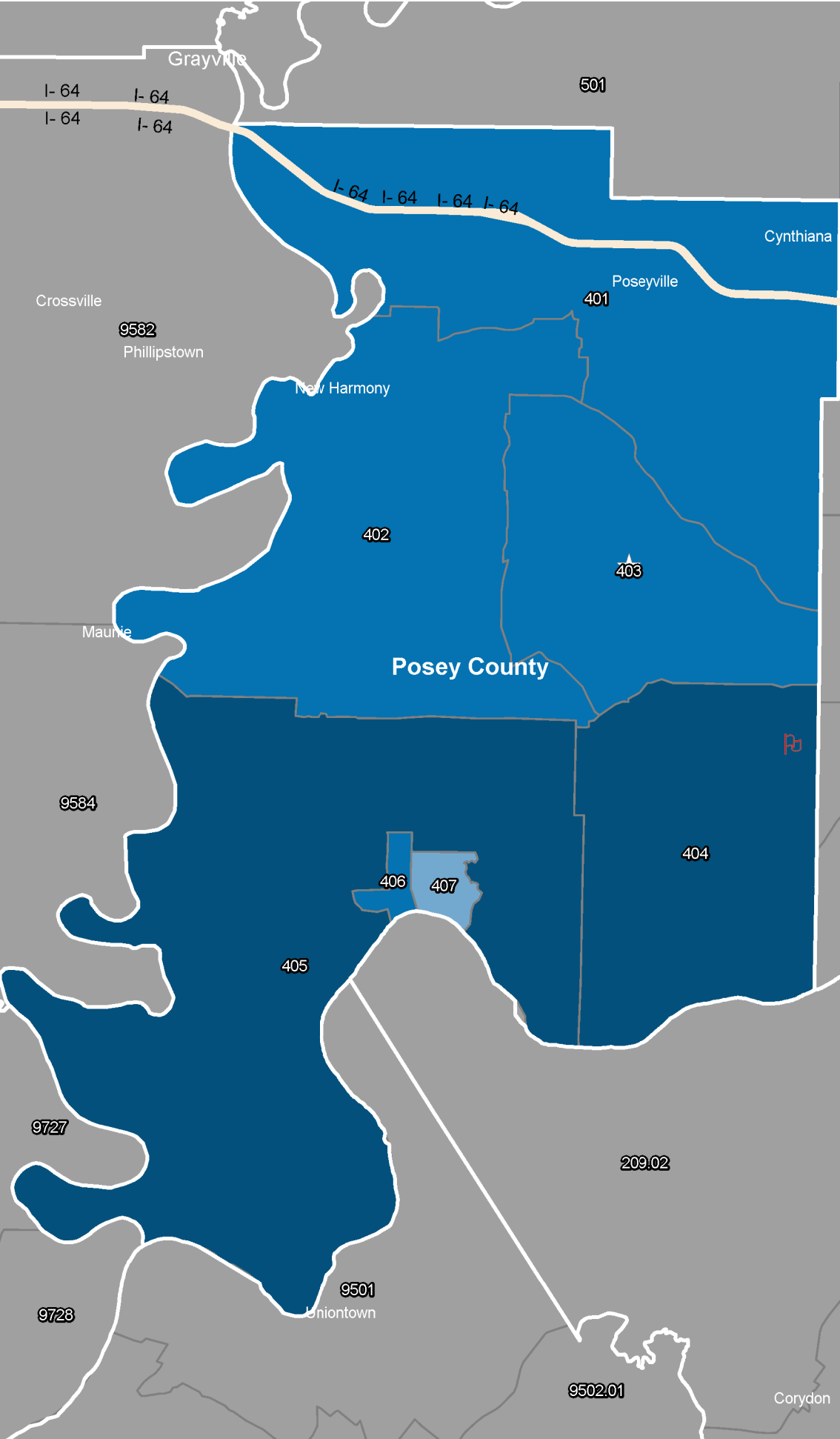
- NA
- Low
- Moderate
- Middle
- Upper

☆ Applications/Loans
B Bank Branches
◆ ATM Locations

First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Pike County



First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Posey County

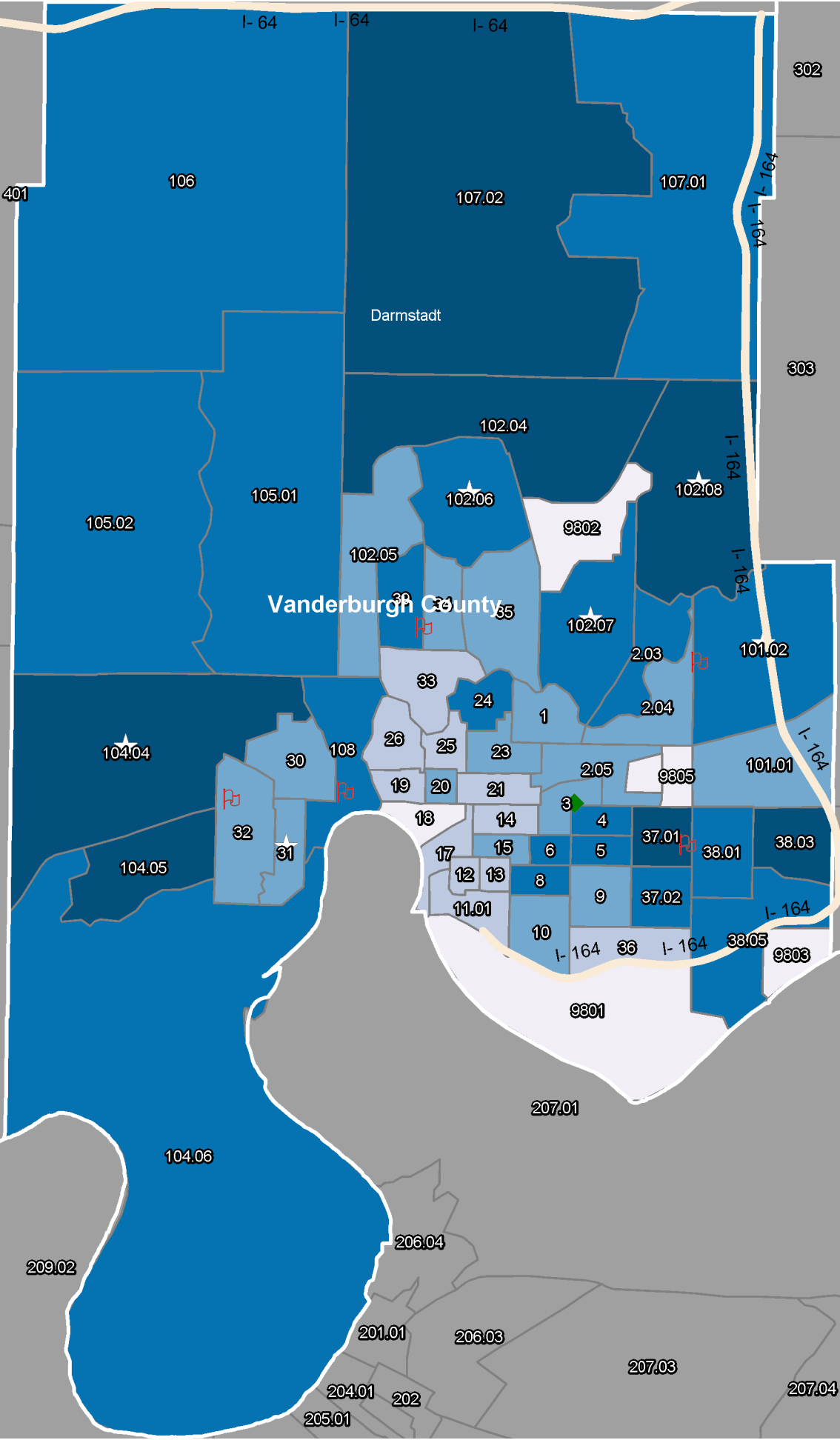


Income Level

- NA
- Low
- Moderate
- Middle
- Upper

☆ Applications/Loans
PB Bank Branches
◆ ATM Locations

First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Vanderburgh County*



Income Level

NA

Low

Moderate

Middle

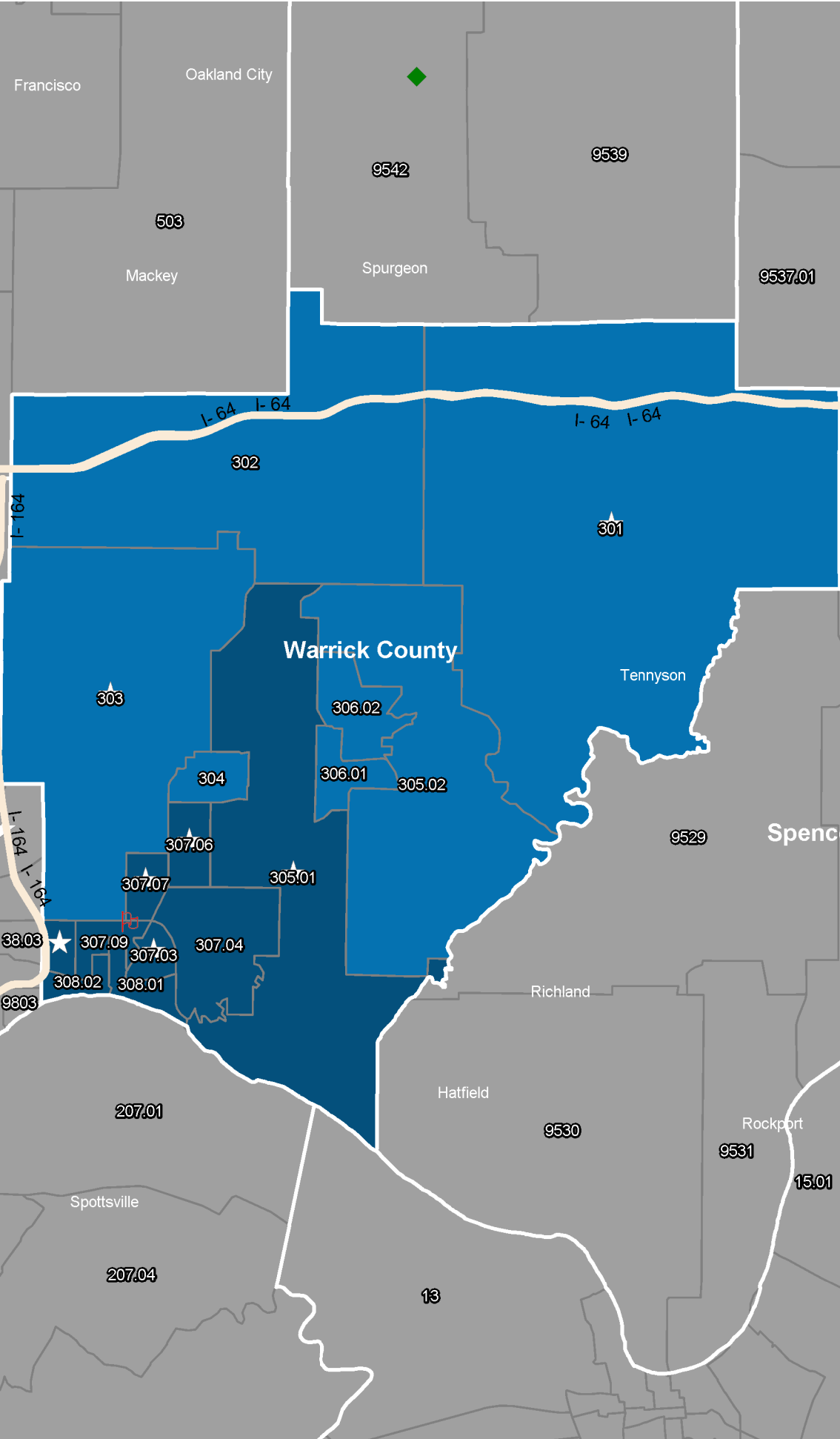
Upper

☆ Applications/Loans

⌘ Bank Branches

◆ ATM Locations

First Federal Savings Bank - 2025 CRA - ASSESSMENT AREA INCOME MAP
Warrick County



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

☆ Applications/Loans
B Bank Branches
◆ ATM Locations