



PUBLIC DISCLOSURE

January 6, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Mid Bank & Trust, National Association
Charter Number: 10045

1515 Charleston Avenue
Mattoon, IL 61938

Office of the Comptroller of the Currency

2001 Butterfield Road
Suite 400
Downers Grove, IL 60515

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **First Mid Bank and Trust (FMBT)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Mid Bank and Trust Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory			X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on Outstanding Lending Test performance in the St. Louis MMSA and the state of Illinois. The bank was a leader in making CD loans and providing innovative and flexible loan products in the rating areas.
- The Investment Test rating is based on an adequate level of qualified CD investments and grants in the state of Illinois.
- The Service Test rating is based on branch distribution being accessible to people of LMI geographies in the St. Louis MMSA and the state of Illinois. The bank provided a good level of CD services in these geographies.

Lending in Assessment Area

A high percentage of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 75.2 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	3,134	86.5	489	13.5	3,623	\$615,767	73.0	\$228,081	27.0	\$843,848
Small Business	4,326	83.2	875	16.8	5,201	\$698,784	79.1	\$184,657	20.9	\$883,441
Small Farm	1,698	50.7	1,649	49.3	3,347	\$179,774	32.5	\$373,782	67.5	\$553,556
Total	9,158	75.2	3,013	24.8	12,171	\$1,494,325	65.5	\$786,520	34.5	\$2,280,845

Examiners considered the overall bank lending inside the bank's AAs when concluding upon the geographical distribution of loans within the bank's respective rating areas.

Description of Institution

FMBT is a wholly owned subsidiary of First Mid Bancshares and was originally chartered in 1865. The bank is headquartered in Mattoon, Illinois. First Mid Bancshares also wholly owns two subsidiaries, First Mid Wealth Management Company and First Mid Insurance Group.

During the evaluation period, the bank made three bank acquisitions. In May 2021, the bank acquired Providence Bank in Columbia, Missouri, adding Texas as a rating area and expanded the Missouri rating area. In February 2022, the bank acquired Jefferson Bank in St. Louis, Missouri, and in December 2023, the bank acquired Blackhawk Bank in Beloit, WI., which added the state of Wisconsin. Performance in the areas acquired in the Blackhawk Bank acquisition will not be considered in this evaluation, due to just one month of activity during the evaluation period.

The bank is a multi-state institution, with retail bank branches in four states Illinois, Missouri, Texas, and Wisconsin. Ratings for one MMSA and three states will be provided for the evaluation period. The rating areas consist of a total of 10 AAs. The bank has 82 retail bank branches and 100 ATMs across its footprint.

As of December 31, 2023, the bank had \$7.5 billion in total assets. Bank total assets increased from \$4.7 billion as of the end of the prior evaluation period on December 31, 2020. As of December 31, 2023, the bank had \$5.5 billion in net loans and leases. The bank's net loans and leases were equal to 73.1 percent of total assets. The bank's loans were comprised of mostly real estate loans totaling \$3.8 billion. The real estate loans were made up of 62.1 percent non-farm non-residential loans, 14.1 percent 1-4 residential, 10.2 percent farmland, and 8.3 percent multi-family. The bank had \$790.9 million in tier 1 capital as December 31, 2023. Tier 1 capital increased throughout the evaluation period, from \$409.5

million on December 31, 2020. A major factor in the large increases in total assets and tier 1 capital throughout the evaluation period is the three bank acquisitions.

The bank's last CRA evaluation covered January 1, 2018, through December 31, 2020, and was dated November 8, 2021. The bank was rated overall Satisfactory. There are not any legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs during the evaluation period.

Innovative and Flexible Lending Products - These products are available on a bank wide basis. See Innovative and Flexible Lending Products section in each rating for a description of the bank usage of these products.

USDA Rural Development – This product offers flexibility to the borrowers. The program is designed for those with good credit quality, although cannot afford the high costs of a mortgage. The product allows for 102.0 percent LTV. Applicant must be a LMI borrower.

FHA – This product allows for flexibility by providing downpayment assistance. Additionally, this product allows for expanded credit criteria and DTI.

HomeOne – This product allows flexibility for first-time homebuyers via Freddie Mac. This product offers low down payments options and is available regardless of income qualifications.

Home Possible – This product is offered through Freddie Mac and provides flexibility with low down payment requirements. Additionally, the borrower must qualify as an LMI borrower.

Small Business Administration Loan - The SBA offers flexible terms for small businesses to receive credit.

Small Business Loan Subsidy Program - This is a bank developed loan program with the goal to provide additional credit opportunities to businesses with revenues less than \$1.0 million. The focus of this program is to provide additional fundings to historically underbanked communities in LMI CTs.

Innovative Deposit Products

Blue Sky Accounts – This is a bank deposit product offered by the bank in an effort to increase access to the financial system for the unbanked and underbanked. The bank began offering the Blue Sky Account program in the 2023, and thus far has improved access to by opening 2,603 accounts totaling over \$2.0 million, throughout its branch network.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The entire evaluation period for the exam is January 1, 2021 through December 31, 2023. We will evaluate all tests, for all products and services, for the entirety of the evaluation period.

For a loan product to be considered for this evaluation, the bank must have originated at least 20 loans in a bank AA within the evaluation period. Examiners conducted analyses and determined conclusions for home mortgage loans, small business loans, and small farm loans.

For the Lending Test, there are two analysis periods when evaluating geographical and borrower distribution of loans. The split analysis periods are due to updates in the U.S. Census 2015 American Community Survey (ACS) to the 2020 U.S. Census. The updates to the Census information changes the demographic and aggregate comparators for geographic and borrower distribution of loans, thus split analysis periods are needed to accurately assess performance in these two Lending Test components. The analysis periods for geographical and borrower distribution of loans are January 1, 2021 through December 31, 2021, and January 1, 2022 through December 31, 2023. In 2022 through 2023, when evaluating all home mortgage, small business, and small farm loan performance in the Lending Test, examiners used the most recent demographic and aggregate data available at the time of the examination.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

Examiners gave the most weight to overall performance in the state of Illinois followed by the St. Louis MMSA. Examiners gave the most weight to these rating areas due to the fact they combine for 94.1 percent of the total deposits, with Illinois accounting for 65.6 percent of bank wide deposits and the St. Louis MMSA accounting for 28.5 percent. Additionally, these two rating areas account for the majority of loans and retail branch locations.

The MMSA and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Multistate Metropolitan Statistical Area Rating

St. Louis MMSA

CRA rating for the St. Louis MMSA¹: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- The bank exhibits good lending activity to serve the credit needs of the AA.
- The geographic and borrower distribution of loans was good.
- The bank is a leader in making CD loans. The bank makes extensive use of innovative and flexible loan products to meet community credit needs. CD loans and innovative and flexible loans products had a significantly positive impact on the Lending Test Rating.
- The bank made a good level of CD investments.
- The bank retail services are reasonably accessible to geographies and individuals of different income levels.
- The bank provided a significant level of CD services.

Description of Institution's Operations in St. Louis MMSA

The St. Louis MMSA consists of Bond, Clinton, Madison, and St. Clair Counties in Illinois and Jefferson, Lincoln, St. Charles, St. Louis, and St. Louis City Counties in Missouri. The bank's AA was expanded via acquisition in 2021. The bank added portions of Clinton County, not taken in the prior review in Illinois, and Lincoln and St. Charles County in Missouri.

As of December 31, 2023, the bank had deposits of \$1.5 billion in deposits in the St. Louis MMSA, which was equivalent to 28.5 percent of the bank's total deposits. The bank operates 19 full-service branches and 17 deposit taking ATMs within the AA. According to the FDIC Deposit Market Share data as of June 30, 2023, there were 170 FDIC-insured institutions operating within the AA. The bank ranked 17th in deposit market share with 1.2 percent.

As of the 2020 U.S. Census, the St. Louis MMSA had a population of 2,574,161 of which 6.9 percent is low-income and 18.5 percent is moderate-income. The St. Louis MMSA is comprised of 631 census tracts (CTs), which include 11.6 percent low-income and 21.2 percent moderate-income CTs.

According to Moody's Analytics, the leading industries in the St. Louis MMSA are healthcare, higher education, retail, and aerospace. BJC Healthcare is the largest employer followed by Washington

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

University in St. Louis, Walmart Inc., and Boeing Defense, Space & Security. The MMSA has high industrial diversity with a score of 0.85 on a scale of 0.00 to 1.00 with 1.00 being the most diverse and the MSA's economy is considered to be in the Mid-Expansion stage of the business cycle. According to the Bureau of Labor Statistics (BLS), unemployment has improved markedly, going from 5.8 percent in January 2021 to 3.1 percent as of December 2023, being below the national averages of 6.4 percent and 3.7 percent, respectively, for the same time period.

The median household value of owner-occupied housing units for the St. Louis MMSA was \$165,496 in 2021 per the 2015 ACS and was \$188,579 in 2023 per the 2020 U.S. Census. The change in values represents an increase in median home price of 13.9 percent.

According to the 2015 ACS demographic data, the number of housing units in the MMSA was 1,127,479 with owner-occupied housing units representing 61.6 percent while renter occupied units represent the remaining 28.0 percent of total housing units. Vacant units account for 10.4 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units increased to 1,151,756, representing a 2.2 percent increase. Owner-occupied and rental housing units represent 61.8 percent and 28.6 percent, respectively, and 9.6 percent are vacant units. Overall, owner-occupied and non-owner-occupied housing units increased by 2.6 percent and 4.2 percent, respectively, while the number of vacant units decreased by 6.0 percent.

Based on the 2023 median family income, low-income families earned less than \$3,532 and moderate-income families earned less than \$5,651, monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$1,059 for low-income borrowers and \$1,695 for moderate-income borrowers. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,255. Based on this calculation, low-income families would not be able to qualify for a home mortgage based on the median home value and median family income in the St. Louis MMSA in 2022 and 2023.

The OCC utilized six community contacts in the AA, including two financial institutions, three non-profits focused on business development including small business, and one real estate agency. Community contacts noted minimal incidents of underbanked individuals within the MMSA and generally felt that the financial and business needs of the communities within the MMSA were met. Local businesses are generally expanding and hiring additional employees with growth focused in the St. Louis metro area. Residents of rural areas typically commute to the St. Louis metro area for work. Housing markets in the MMSA are declining slightly in affordability and there is a need for affordable housing currently going unmet.

Table A – Demographic Information of the Assessment Area						
Assessment Area: St. Louis MMSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	631	11.6	21.2	37.1	29.0	1.1
Population by Geography	2,574,161	6.9	18.5	40.4	33.8	0.4
Housing Units by Geography	1,151,756	9.4	20.6	39.4	30.1	0.6
Owner-Occupied Units by Geography	712,088	4.6	16.4	41.8	36.9	0.3
Occupied Rental Units by Geography	329,419	15.6	25.9	37.3	20.2	1.0
Vacant Units by Geography	110,249	21.6	31.2	30.1	15.7	1.4
Businesses by Geography	435,231	7.2	15.2	34.7	42.1	0.8
Farms by Geography	10,414	4.8	14.7	42.7	37.5	0.3
Family Distribution by Income Level	656,774	20.7	17.7	20.9	40.7	0.0
Household Distribution by Income Level	1,041,507	23.8	16.2	17.9	42.1	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$84,758	Median Housing Value			\$188,579
			Median Gross Rent			\$935
			Families Below Poverty Level			7.4%
<p><i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.</p>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: St. Louis MMSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	566	14.0	21.4	33.9	30.0	0.7
Population by Geography	2,559,036	9.5	19.9	37.0	33.4	0.3
Housing Units by Geography	1,127,479	11.0	21.1	36.8	30.8	0.3
Owner-Occupied Units by Geography	694,112	5.4	17.7	39.3	37.4	0.1
Occupied Rental Units by Geography	316,120	17.7	26.5	34.2	21.0	0.6
Vacant Units by Geography	117,247	25.9	26.7	28.9	18.2	0.3
Businesses by Geography	210,350	7.0	19.0	33.3	39.8	0.9
Farms by Geography	5,889	3.2	14.7	45.2	36.6	0.4
Family Distribution by Income Level	651,927	21.7	17.0	19.8	41.5	0.0
Household Distribution by Income Level	1,010,232	24.2	15.9	17.3	42.6	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$165,496
			Median Gross Rent			\$838
			Families Below Poverty Level			9.8%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in St. Louis MMSA

When evaluating the Lending Test for lending activity, geographical distribution, and borrower distribution of loans equal weight was given to performance of home mortgage and small business lending due to similarity in the number of origination and volume of loans during the evaluation period. Small farm lending received less weight.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ST. LOUIS MMSA

LENDING TEST

The bank's performance under the Lending Test in the St. Louis MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the St. Louis MMSA is excellent.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
St. Louis MMSA	1,102	1,247	186	56	2,591

Dollar Volume of Loans (\$000's)					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
St. Louis MMSA	\$281,203	\$262,657	\$16,351	\$178,630	\$738,841

According to June 30, 2023, FDIC Summary of Deposit data, the bank had \$1.5 billion in deposits in the St. Louis MMSA. The bank's deposits were equal to a 1.2 percent market share and ranked 17th out of 93 deposit taking institutions. The bank's deposit market share ranked in the top 18.3 percent of all deposit taking institutions.

According to 2023 Peer Mortgage Data, the bank originated 261 home mortgage loans in the St. Louis MMSA. The bank's home mortgage loan originations were equivalent to a 0.4 percent market share of home mortgage loan originations. The bank's market share of home mortgage loan originations was weaker than its deposit market share. The bank's market share of home mortgage loan originations ranked 51st out of 603 lenders in the AA. The bank's market share ranking of home mortgage loan originations relative to all lenders was in the top 8.5 percent of all home mortgage lenders. The bank's market share ranking relative to all lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2022 Peer Small Business Data, the bank originated 317 small business loans in the AA. The bank's small business loan originations were equal to a 0.5 percent market share. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share of small business loan originations ranked 25th out of 174 small business lenders in the AA. The bank's market share ranking relative to all lenders was in the top 14.4 percent of all lenders in the AA. The bank's market share ranking relative to all lenders was stronger than its market share ranking relative to all deposit taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits good geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the "MMSA" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was good.

In 2022 through 2023, the proportion of bank home mortgage loans in low-income geographies approximated the percentage of owner-occupied housing and exceeded the aggregate industry distribution of home mortgage loans in those geographies. The proportion of bank home mortgage loans in moderate-income geographies was near to both the percentage of owner-occupied housing and the

aggregate industry distribution of home mortgage loans in those geographies. In 2021, performance was weaker than performance in 2022 through 2023.

Small Loans to Businesses

Refer to Table Q in the “MMSA” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses was good.

In 2022 through 2023, the proportion of bank loans to LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans in those geographies. Performance in 2021 was weaker than performance in 2022 through 2023.

Small Loans to Farms

Refer to Table S in the “MMSA” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s originations and purchases of small loans to farms.

The geographical distribution of small loans to farms is poor.

In 2022 through 2023, the bank did not originate any loans in low-income CTs. There are only 499 farms located in low-income CTs, and the aggregate performance was low. The proportion of bank loans in moderate-income CTs was well below the percentage of farms but exceeded the aggregate industry distribution of loans to those geographies. Performance in 2021 was weaker than performance 2022 through 2023. Weaker performance was due a smaller percentage of lending in LMI CTs as compared to the demographic and aggregate.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed. Examiners reviewed summery reports, maps, and analyzed the bank’s lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits good distribution of loans among individuals of different income levels and business and farms of different sizes.

Home Mortgage Loans

Refer to Table P in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the institution’s home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans was excellent. When determining conclusions examiners considered the fact that housing was not considered affordable for low-income borrowers. Therefore, the OCC gave more weight to the aggregate performance of low-income borrowers.

In 2022 through 2023, the proportion of bank home mortgage loan to low-income borrowers was below the percentage of low-income families but exceeded aggregate lenders who were also well below demographics. The proportion of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate industry distribution of home mortgage loans to those families. In 2021, performance was consistent with performance 2022 through 2023.

Small Loans to Businesses

Refer to Table R in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the institution’s originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is good.

In 2022 through 2023, the proportion of bank loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and the aggregate industry distribution of loans to those businesses. In 2022 through 2023, when determining our conclusions we considered the fact that the bank did not collect revenue information on 53.7 percent of their small business loans. Performance in 2021 was stronger than performance 2022 through 2023. Stronger performance was due a higher percentage of bank loans as compared to the percentage of businesses and the aggregate industry distribution of loans to those businesses. Stronger performance in 2021 is reflected in the conclusion.

Small Loans to Farms

Refer to Table T in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the institution’s originations and purchases of small loans to farms.

The borrower distribution of small farm loans is good.

In 2022 through 2023, the proportion of bank loans to farms with revenues less than \$1.0 million was significantly below the percentage of farms and well below the aggregate industry distribution of loans to those farms. When determining our conclusions, we considered the fact that in 2022 through 2023, 58.4 percent of the small farm loans did not have revenue information collected. Performance in 2021 was stronger than performance in 2022 through 2023 and is reflected in the overall conclusion. Stronger performance in 2021 was due to a higher percentage of loans to small farms, which was near to the demographic and exceeded aggregate comparators. The bank made a majority of its small farm loans in 2021.

Community Development Lending

The institution is a leader in making CD loans. CD lending had a positive impact on the Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution’s level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Throughout the evaluation the bank made 56 CD loans totaling \$178.6 million. The volume of CD loans was equivalent to 79.2 percent of allocated tier 1 capital. Bank CD loans were responsive to economic

development and affordable housing efforts in the St. Louis MMSA. Bank CD loans exhibited some leadership and complexity.

Some examples of CD loans:

- The bank made a \$5.8 million loan to support economic development. The loan provided funding to a developer to be able to finalize a project, which is expected to attract new businesses and retain existing businesses. The project is in a moderate-income CT.
- The bank made a \$2.3 million loan to support affordable housing. The loan refinanced a 250-unit apartment building in a low-income CT. The building has rents below HUD fair market rents, including 20.0 percent of the units reserved for section 8 tenants.
- The bank made a \$2.6 million loans that benefitted affordable housing. The loans for the purchase of a 32-unit project located in a moderate-income CT. The project will have the majority of rents rent below HUD fair market rents.
- The bank made nine PPP loans totaling \$3.3 million. These loans supported revitalization and stabilization in the AA. These loans were responsive to identified community needs related to the Covid-19 pandemic.

Product Innovation and Flexibility

The institution makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. Throughout the evaluation period the bank made a total of 205 loans totaling \$32.3 million which are either innovative or flexible. The bank's innovative and flexible loans primarily supported affordable housing initiatives with 160 originations totaling \$20.7 million. Innovative and flexible mortgage loans focused on down payment assistance and flexible underwriting for qualified candidates. The majority of innovative and flexible home mortgage loans are as follows: 73 home possible loans totaling \$8.0 million, 37 USDA Rural Development loans totaling \$45.2 million, and 37 FHA loans totaling \$5.8 million. Additionally, the bank provided \$42,580 to 15 small businesses through the Smal Business Loan Subsidy program. The majority of loans benefitting economic development were SBA loans, with 30 loans totaling \$11.5 million.

INVESTMENT TEST

The institution's performance under the Investment Test in the St. Louis MMSA is rated High Satisfactory.

Based on a full-scope review, the institution's performance in the St. Louis MMSA is good.

The institution has a good level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
St. Louis MMSA	8	\$2,229	55	\$6,968	63	100.0	\$9,197	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The institution has a good level of qualified CD investments and grants. In total, the bank had \$9.2 million of qualified CD investments in the St. Louis MMSA. The bank had 55 current period investments and grants totaling \$7.0 million. The AA also benefitted from the ongoing impact of eight prior period investments totaling \$2.2 million. The dollar volume of current and prior period investments was equivalent to 6.1 percent of allocated tier 1 capital. The bank's current period investments and grants were responsive to economic development and community service needs in the AA. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Some examples of CD investments:

- The bank made a \$500,00 investment into funds that benefitted economic development in the AA. The fund's investments went to small businesses located within the bank's AA. The fund's investments were made to businesses primarily located in LMI CTs, with 86.0 percent of the investments made in those geographies.
- The bank made a \$2.5 million investment that benefitted community services in the AA. The bank made the investment in a municipal bond program. The bond provided funding for needed improvements to the sewer systems.
- The bank made three annual donations totaling \$177,187 to non-profit organizations providing essential community services primarily to LMI individuals. The bank's contributions were part of a three-year fundraising effort for the organization. This donation is comprised of the bank's portion of matching employee contributions.

SERVICE TEST

The institution's performance under the Service Test in St. Louis MMSA is rated High Satisfactory.

Based on a full-scope review, the institution's performance in the St. Louis MMSA is good.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
St. Louis MMSA	100.0	19	100.0	5.3	15.9	47.4	31.6	6.9	18.5	40.4	33.8

The proportion of bank retail branches in low-income CTs was below the percentage of the population in those geographies. The proportion of bank branches in moderate-income CTs was near to the percentage of the population in those geographies. The bank has 17 deposit taking ATMs, of which one is in a low-income CT and two are in moderate-income CTs. The bank offers alternative banking options such as online and mobile banking for all accounts. The bank did not provide data regarding LMI people's usage of deposit taking ATMs or other alternative delivery systems, thus no significance was placed on that activity.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
St. Louis MMSA	0	1	0	0	0	-1

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank closed one branch during the evaluation period in an upper-income CT.

Services, including where appropriate, business hours, do not vary in a way that inconveniences, the various portions of its AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

The institution provides a significant level of CD services.

Throughout the evaluation period, 40 bank employees provided 203 services totaling 1,143 hours. The bank's services were responsive to community development and affordable housing initiatives in the AA. Bank employee services demonstrated leadership by serving on boards and in other positions of authority at the organizations they served.

A few examples of CD services:

- One employee provided 25 hours to a local non-profit that benefitted community service. The employee acted as a board member of a committee reviewing applications for assistance. The non-profit primarily served LMI people.
- One bank employee volunteered 41 hours throughout the evaluation period dedicated to community service. The employee demonstrated leadership by being on the board of a directors of a school district that primarily serves LMI students. The employee participated in quarterly board meetings and used their expertise regarding planning, budgeting, and decision making related to school district initiatives.
- One employee spent six hours providing economic development services. The employee provided financial education to a group of small business owners.

State Rating

State of Illinois

CRA rating for the State of Illinois²: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect a good responsiveness to AA credit needs.
- The bank exhibits a good geographic and borrower distribution of loans.
- The bank is a leader in making CD loans. The bank makes extensive use of innovative and flexible products to meet the credit needs of its communities. CD lending and innovative and flexible loan products had a significantly positive impact of the Lending Test rating in Illinois.
- The bank made an adequate level of CD investments.
- Branch delivery systems are accessible to all segments of the population.

Description of Institution's Operations in Illinois

The bank has six AAs within the state of Illinois: The Bloomington MSA, the Carbondale MSA, the Champaign MSA, the Decatur MSA, the Illinois Non-MSA, and the Peoria MSA. Refer to Appendix A for the list of counties in each AA.

Carbondale MSA

The Carbondale MSA consists of all of Jackson and Williamson Counties.

As of December 31, 2023, the bank had \$235.4 million of deposits in the Carbondale MSA. Bank wide deposits in the Carbondale MSA were equivalent to 4.5 percent of the bank's total deposits. The bank's deposit market share ranked 5th out of 18 deposit taking institutions in the AA. The bank operates five full-service branches and nine deposit taking ATMs within the AA.

As of the 2020 U.S. Census, the Carbondale MSA had a population of 120,127 of which 4.2 percent is low-income and 26.2 percent is moderate-income. The Carbondale MSA is comprised of 35 CTs which include 2.9 percent low-income and 28.6 percent moderate-income CTs.

According to Moody's Analytics, the leading industries in the Carbondale MSA are the Illinois public university system, healthcare, and auto manufacturing. Southern Illinois University is the largest employer followed by Community Health Systems Inc., United HealthGroup, and Nissan North

² This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

America. The MSA has moderate industrial diversity with a score of 0.58 on a scale of 0.00 to 1.00 and the MSA's economy is considered to be in the Mid-Expansion stage of the business cycle. According to the Bureau of Labor Statistics (BLS), unemployment has improved markedly, going from 6.9 percent in January 2021 to 4.1 percent as of December 2023, being slightly above the national averages of 6.4 percent and 3.7 percent, respectively, for the same time period.

According to the 2015 ACS demographic data, the number of housing units in the MSA was 59,329 with owner-occupied housing units that represent 53.4 percent while renter occupied units represent the remaining 31.2 percent of total housing units. Vacant units account for 15.4 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units increased to 60,382, representing a 1.5 percent increase. Owner-occupied and rental housing units represent 52.9 percent and 33.5 percent, respectively, and 13.6 percent are vacant units. Overall, owner occupied, and non-owner-occupied housing units increased by 0.8 percent and 9.2 percent, respectively, while the number of vacant units decreased by 9.9 percent.

Based on the information in Table A, using the data from the 2020 U.S. Census evaluation period, low-income families earned less than \$2,794 and moderate-income families earned less than \$4,470 monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$838 for low-income borrowers and \$1,341 for moderate-income borrowers. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$799. Based on this analysis, some low-income borrowers and moderate-income borrowers would be able to qualify for a home mortgage based on the median home value and median family income in the Carbondale MSA, in 2022 and 2023.

The OCC utilized one community contact within the AA. The community contact is a non-profit community development financial institution that focuses on regional and community development and growth. The contact stated that the area is predominantly middle-income and demographically homogenous. The non-profit works with small business owners who do not qualify for financing to obtain education and work with local financial institutions with whom it has a relationship. There are no known unmet banking needs within the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Carbondale MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	2.9	28.6	34.3	25.7	8.6
Population by Geography	120,127	4.2	26.2	37.2	26.5	6.0
Housing Units by Geography	60,382	5.7	27.6	35.6	23.4	7.7
Owner-Occupied Units by Geography	31,914	1.3	25.3	41.2	28.4	3.8
Occupied Rental Units by Geography	20,231	10.0	31.7	28.8	16.5	13.0
Vacant Units by Geography	8,237	12.0	26.5	30.5	21.1	9.8
Businesses by Geography	9,674	5.0	24.5	32.5	28.7	9.2
Farms by Geography	433	1.4	21.2	44.6	26.1	6.7
Family Distribution by Income Level	29,803	22.6	17.7	17.9	41.8	0.0
Household Distribution by Income Level	52,145	26.8	14.3	16.4	42.5	0.0
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA		\$67,046	Median Housing Value			\$120,133
			Median Gross Rent			\$695
			Families Below Poverty Level			12.0%
<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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Carbondale MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	6.9	17.2	44.8	24.1	6.9
Population by Geography	126,655	9.5	13.7	44.4	26.8	5.5
Housing Units by Geography	59,329	8.5	14.8	44.2	25.8	6.7
Owner-Occupied Units by Geography	31,666	2.4	13.0	50.7	32.8	1.1
Occupied Rental Units by Geography	18,520	16.8	16.2	36.1	16.8	14.2
Vacant Units by Geography	9,143	13.1	17.9	38.3	19.9	10.8
Businesses by Geography	8,239	8.7	15.8	45.8	25.6	4.1
Farms by Geography	355	4.2	9.0	54.4	32.1	0.3
Family Distribution by Income Level	30,141	21.8	18.4	18.7	41.2	0.0
Household Distribution by Income Level	50,186	27.7	13.7	16.5	42.2	0.0
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA		\$55,883	Median Housing Value			\$103,030
			Median Gross Rent			\$669
			Families Below Poverty Level			13.5%
<i>Source: 2015 ACS and 2021 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>						

Decatur MSA

The Decatur MSA consists of Macon County.

As of December 31, 2023, the bank had \$420.0 million in deposits in the Decatur MSA, equivalent to 8.0 percent of the bank's total deposits. The bank's deposit market share ranked 3rd out of 13 deposit taking institutions in the AA. The bank operates four full-service branches within the AA.

As of the 2020 U.S. Census, the Decatur MSA had a population of 103,998 of which 7.2 percent is low-income and 21.9 percent is moderate-income. The Decatur MSA is comprised of 37 CTs which include 13.5 percent low-income and 24.3 percent moderate-income CTs.

According to Moody's Analytics, the leading industries in the Decatur MSA are food processing, heavy equipment manufacturing, and healthcare. Archer Daniels Midland Co. is the largest employer followed by Caterpillar Inc., Decatur Memorial Hospital, and St. Mary's Hospital. The MSA has low industrial diversity with a score of 0.04 on a scale of 0.00 to 1.00 and the MSA's economy is considered to be in the At-Risk stage of the business cycle due to employment concentrations that are reliant on a few manufacturers. According to the Bureau of Labor Statistics, unemployment has improved markedly, going from 10.1 percent in January 2021 to 5.7 percent as of December 2023, being above the national averages of 6.4 percent and 3.7 percent, respectively, for the same time period.

According to Table A, the median household value of owner-occupied housing units for the Decatur MSA was \$89,013 in 2021 per 2015 ACS data and was \$90,061 in 2023 per 2020 U.S. Census Data. The change in values represents an increase in median home price of 1.2 percent.

According to the 2015 ACS demographic data, the number of housing units in the MSA was 50,391 with owner-occupied housing units that represent 61.5 percent while renter occupied units represent the remaining 27.6 percent of total housing units. Vacant units account for 10.9 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units decreased to 50,364, representing a 0.1 percent decrease. Owner-occupied and rental housing units represent 60.1 percent and 26.9 percent, respectively, and 13.0 percent are vacant units. Overall, owner-occupied and non-owner-occupied housing units decreased by 2.4 percent and 2.7 percent, respectively, while the number of vacant units increased by 19.7 percent.

Based on the information in Table A, using the data from the 2020 U.S. Census evaluation, low-income families earned less than \$2,970 and moderate-income families earned less than \$4,751 monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$891 for low-income borrowers and \$1,425 for moderate-income borrowers. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$599.18. Based on this analysis, low-income and moderate-income families would be able to qualify for a home mortgage based on the median home value and median family income in the Decatur MSA, in 2022 and 2023.

The OCC utilized one community contact in the AA. The contact is an extension of Illinois' state university system that provides agriculture-related information and services to residents. The contact states that economic conditions within the AA are favorable but that there has been a slight population outflow as some farmers have been aging out of the industry. Despite the outflow, there is a general

decrease in the number of large farming operations in favor of smaller operations. Larger operations have increasing credit demand while newer smaller operations have had difficulty in obtaining credit due to limited income and operating history. Those operations have tapped into grant programs for startup capital and covid funding decreased overall demand for loans among smaller operations. Generally, the financial institutions in the AA meet the needs of the community.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Decatur MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	37	13.5	24.3	48.6	10.8	2.7
Population by Geography	103,998	7.2	21.9	51.6	18.5	0.8
Housing Units by Geography	50,364	8.1	25.2	50.0	15.4	1.2
Owner-Occupied Units by Geography	30,265	4.3	15.6	58.7	21.1	0.3
Occupied Rental Units by Geography	13,545	13.3	41.5	35.4	6.8	2.9
Vacant Units by Geography	6,554	15.0	36.1	40.0	6.7	2.1
Businesses by Geography	7,567	16.6	22.0	40.5	20.0	0.9
Farms by Geography	392	4.3	7.7	62.8	24.7	0.5
Family Distribution by Income Level	26,176	21.2	17.2	21.4	40.2	0.0
Household Distribution by Income Level	43,810	24.5	16.2	17.8	41.5	0.0
Median Family Income MSA - 19500 Decatur, IL MSA		\$71,270	Median Housing Value			\$90,061
			Median Gross Rent			\$689
			Families Below Poverty Level			11.3%
<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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Decatur MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	34	23.5	14.7	32.4	29.4	0.0
Population by Geography	109,193	18.5	11.6	34.5	35.4	0.0
Housing Units by Geography	50,391	20.4	12.5	33.3	33.8	0.0
Owner-Occupied Units by Geography	30,995	9.4	9.5	37.9	43.2	0.0
Occupied Rental Units by Geography	13,920	39.5	16.0	26.3	18.1	0.0
Vacant Units by Geography	5,476	33.9	20.7	25.3	20.0	0.0
Businesses by Geography	6,283	27.2	11.9	27.9	33.0	0.0
Farms by Geography	334	7.8	4.2	44.0	44.0	0.0
Family Distribution by Income Level	27,658	22.9	16.9	20.1	40.1	0.0
Household Distribution by Income Level	44,915	25.4	15.2	17.1	42.2	0.0
Median Family Income MSA - 19500 Decatur, IL MSA		\$60,745	Median Housing Value			\$89,013
			Median Gross Rent			\$646
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2021 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>						

Illinois Non-MSA

The Illinois Non-MSA consists of the whole non-contiguous counties of Adams, Christian, Clark, Coles, Cumberland, Douglas, Edgar, Effingham, Franklin, Jefferson, Knox, Lawrence, Moultrie, Saline, Shelby, Wabash, and White. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI CTs.

As of December 31, 2023, the bank had \$2.2 billion in deposits in the Illinois Non-MSA, equivalent to 42.4 percent of the bank's total deposits. The bank's deposit market share ranked first out of 77 deposit taking institution in the AA. The bank operates 24 full-service branches and 43 deposit taking ATMs within the AA.

As of the 2020 U.S. Census, the Illinois Non-MSA had a population of 453,217 of which 1.9 percent is low-income and 18.7 percent is moderate-income. The Illinois Non-MSA is comprised of 134 CTs which include 3.0 percent low-income and 21.6 percent moderate-income CTs.

According to Moody's Analytics, the leading industries in the Illinois Non-MSA are services, retail, and agriculture. BJC Healthcare is the largest employer followed by Washington University in St. Louis, Walmart Inc., and Boeing Defense, Space & Security. The MSA has high industrial diversity with a score of 0.85 on a scale of 0.00 to 1.00 and the MSA's economy is considered to be in the Mid-Expansion stage of the business cycle. According to the Federal Reserve Economic Data (FRED), unemployment for the counties within the AA ranged from 3.5 percent to 8.9 percent as of January 2021 and averaged 6.3 percent, which is slightly lower than the national average of 6.4 percent. As of

December 2023, unemployment for the counties within the AA ranged from 3.1 percent to 5.3 percent and averaged 4.1 percent, which is higher than the national average of 3.7 percent.

According to Table A, the median household value of owner-occupied housing units for the Illinois Non-MSA was \$91,232 in 2021 per 2015 ACS data and was \$104,375 in 2023 per the 2020 U.S. Census Data. The change in values represents an increase in median home price of 14.4 percent.

According to the 2015 ACS demographic data, the number of housing units in the AA was 219,865 with owner-occupied housing units that represent 64.3 percent while renter occupied units represent the remaining 24.6 percent of total housing units. Vacant units account for 11.2 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units increased to 215,360, representing a 2.0 percent decrease. Owner-occupied and rental housing units represent 64.0 percent and 24.2 percent, respectively, and 11.8 percent are vacant units. Overall, owner-occupied and non-owner-occupied housing units decreased by 2.4 percent and 3.4 percent, respectively, while the number of vacant units increased by 3.1 percent.

Based on the information in Table A, using the data from the 2020 U.S. Census, low-income families earned less than \$2,873 and moderate-income families earned less than \$4,597, monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$862 for low-income borrowers and \$1,379 for moderate-income borrowers. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$694. Based on this data in Table A, examiners concluded that both low-income families and moderate-income families would be able to qualify for a home mortgage based on the median home value and median family income in the Illinois Non-MSA, in 2022 and 2023.

The OCC utilized seven community contacts in the AA, including a state university's small business development center, a private small business development center, an economic development corporation, a farm co-op, a state-chartered bank in conjunction with a regulatory examination, a local philanthropic association, and a local village mayor. Thematically, the contacts generally stated that the financial needs of the various communities were met, and that products and services offered by local financial institutions were met; banks are generally involved in their communities. However, there were unmet needs for small business and housing loans. Opportunities were limited post-covid due to small businesses facing difficult recoveries and closures as well as housing supply being low, relative to demand. Due to rising rates, demand for housing has generally cooled but affordability is an issue.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Illinois Non-MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	134	3.0	21.6	62.7	11.9	0.7
Population by Geography	453,217	1.9	18.7	65.2	13.7	0.5
Housing Units by Geography	215,360	2.4	20.1	63.8	13.3	0.5
Owner-Occupied Units by Geography	137,819	1.4	16.1	67.7	14.7	0.1
Occupied Rental Units by Geography	52,179	4.0	28.1	55.7	10.6	1.6
Vacant Units by Geography	25,362	4.2	25.2	58.8	10.9	0.9
Businesses by Geography	34,854	3.6	18.2	62.8	14.0	1.3
Farms by Geography	3,286	0.6	7.5	75.9	15.8	0.1
Family Distribution by Income Level	119,953	21.0	18.6	21.6	38.8	0.0
Household Distribution by Income Level	189,998	25.6	16.3	18.1	40.0	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$104,375
			Median Gross Rent			\$667
			Families Below Poverty Level			10.3%
<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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Illinois Non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	137	2.9	19.0	66.4	10.9	0.7
Population by Geography	488,560	1.9	17.7	67.3	12.1	1.1
Housing Units by Geography	219,865	1.9	18.0	67.6	12.0	0.5
Owner-Occupied Units by Geography	141,275	0.9	14.7	71.1	13.2	0.1
Occupied Rental Units by Geography	53,995	4.2	24.7	59.1	10.6	1.4
Vacant Units by Geography	24,595	2.8	21.9	65.7	8.6	1.0
Businesses by Geography	30,121	3.6	18.2	62.8	15.1	0.3
Farms by Geography	2,956	0.3	6.5	79.0	14.2	0.0
Family Distribution by Income Level	125,823	21.9	18.3	21.8	38.0	0.0
Household Distribution by Income Level	195,270	25.6	16.8	17.7	40.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$91,232
			Median Gross Rent			\$589
			Families Below Poverty Level			11.4%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Illinois

Based on the deposits and lending in each AA, the Carbondale MSA, Decatur MSA, and IL non-MSA AAs will receive full-scope reviews. The remaining three AAs will receive limited-scope reviews.

When determining conclusions in the full-scope AAs in the state of Illinois, examiners placed the most significance of performance in the Illinois Non-MSA. More significance was placed on this AA because it represented the largest percentage of deposits, loans, and branches. Examiners placed more emphasis on the Decatur MSA as compared to the Carbondale MSA because it had a larger percentage of statewide deposits, loans, and branches. For the Carbondale MSA, slightly more weight was given to home mortgage lending as compared to small business lending. For the Decatur MSA, more weight was given to small business lending as compared to home mortgage and small farm lending. For the Illinois Non-MSA, slightly more weight was given to small business lending as compared to small business and small farm lending. The OCC did not conduct an analysis of small farm lending in the Carbondale MSA because the bank did not originate 20 loans in either of the evaluation periods.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

The bank's performance under the Lending Test in Illinois is rated Outstanding.

Conclusions for Areas Receiving a Full-Scope Review

Based on full-scope reviews, the bank's performance in the Carbondale MSA and the Decatur MSA is good. Performance in the Illinois Non-MSA is excellent.

Lending Activity

Lending levels reflect a good responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Bloomington MSA	14	89	40	7	150	2.3	1.4
Carbondale MSA	163	150	22	9	344	5.4	6.8
Champaign MSA	189	268	100	19	576	9.0	10.9
Decatur MSA	108	672	63	31	874	13.6	12.2
Illinois Non-MSA	1,305	1,421	1,243	70	4,039	62.9	64.7
Peoria MSA	85	303	36	13	437	6.8	4.0
Statewide**	0	0	0	14	14	0	0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

**Statewide loans are not included in percentage of loans

Dollar Volume of Loans* (\$000's)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Bloomington MSA	2,817	17,174	5,525	1,933	27,449	2.3	1.4
Carbondale MSA	17,801	15,215	2,065	1,685	36,766	3.1	6.8
Champaign MSA	100,179	37,192	9,934	29,664	176,969	14.8	10.9
Decatur MSA	27,700	101,196	9,885	10,303	149,084	12.4	12.2
Illinois Non-MSA	129,102	170,906	144,363	283,532	727,903	60.8	64.7
Peoria MSA	12,582	57,230	4,759	4,947	79,518	6.6	4.0
Statewide	0	0	0	9,820	9,820	0	0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

**Statewide loans are not included in percentage of loans

Carbondale MSA

The bank exhibits good responsiveness to community credit needs.

According to the June 30th, 2023, FDIC Summary of Deposit report, the bank had \$235.4 million in deposits. The bank's deposit market was 8.0 percent. The bank's deposit market share ranked fifth out of 18 deposit taking institutions in the AA. The bank's deposit market share ranking was in the top 27.8 percent of all deposit taking institutions in the AA.

According to 2023 Peer Mortgage Data, the bank made 48 home mortgage loans totaling \$4.7 million. The bank mortgage lending equaled 2.5 percent of the market share of home mortgage loan originations. The bank's market share of home mortgage lending was weaker than its deposit market share. The bank's market share rank of home mortgage lending was 12th out of 166 home mortgage lenders in the AA. The bank's market share ranking relative to all home mortgage lenders was in the top 7.2 percent of all lenders. The bank's market share ranking relative to all lenders is stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2022 Peer Small Business Data, the bank made 26 small business loans totaling \$4.5 million. The bank's small business loans were equivalent to a 1.5 percent market share of small business loan originations. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share rank of small business loan origination was 14th out of 61 small business lenders. The bank's market share ranking was in the top 23.0 percent of all small business lenders. The bank's market share ranking relative to all small business lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

Decatur MSA

The bank exhibits good responsiveness to community credit needs.

According to the June 30th, 2023, FDIC Summary of Deposit report, the bank had \$420 million in deposits. The bank's deposit market was 17.8 percent. The bank's deposit market share ranked third out

of 13 deposit taking institutions in the AA. The bank's deposit market share ranking was in the top 23.1 percent of all deposit taking institutions in the AA.

According to 2023 Peer Mortgage Data, the bank made 27 home mortgage loans totaling \$2.1 million. The bank mortgage lending equaled a 1.5 percent market share of home mortgage loan originations. The bank's market share of home mortgage lending was weaker than its deposit market share. The bank's market share rank of home mortgage lending was 24th out of 167 home mortgage lenders in the AA. The bank's market share ranking relative to all home mortgage lenders was in the top 14.4 percent of all lenders. The bank's market share ranking relative to all lenders is stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2022 Peer Small Business Data, the bank made 169 small business loans totaling \$32.6 million. The bank's small business loans were equivalent to a 14.1 percent market share of small business loan originations. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share rank of small business loan originations was 2nd out of 52 small business lenders. The bank's market share ranking was in the top 3.9 percent of all small business lenders. The bank's market share ranking relative to all small business lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

Illinois Non-MSA

The bank exhibits good responsiveness to community credit needs.

According to the June 30th, 2023, FDIC Summary of Deposit report, the bank had \$2.2 billion in deposits. The bank's deposit market was 14.0 percent. The bank's deposit market share ranked 1st out of 77 deposit taking institutions in the AA. The bank's deposit market share ranking was in the top 1.3 percent of all deposit taking institutions in the AA.

According to 2023 Peer Mortgage Data, the bank made 345 home mortgage loans totaling \$32.7 million. The bank's mortgage lending equaled a 5.5 percent market share of home mortgage loan originations. The bank's market share of home mortgage lending was weaker than its deposit market share. The bank's market share rank of home mortgage lending was second out of 328 home mortgage lenders in the AA. The bank's market share ranking relative to all home mortgage lenders was in the top 0.6 percent of all lenders. The bank's market share ranking relative to all lenders is stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2022 Peer Small Business Data, the bank made 272 small business loans totaling \$54.3 million. The bank's small business loans were equivalent to a 4.7 percent market share of small business loan originations. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share rank of small business loan origination was seventh out of 83 small business lenders. The bank's market share ranking was in the top 8.4 percent of all small business lenders. The bank's market share ranking relative to all small business lenders was weaker than its deposit market share ranking relative to all deposit taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Carbondale MSA

In 2022 through 2023, when determining conclusions for geographical distribution of home mortgage loans examiners considered the fact there was a small percentage of owner-occupied housing in low-income geographies. Therefore, examiners placed more emphasis on performance in moderate-income CTs.

The bank exhibits an adequate geographical distribution of loans. In 2022 through 2023, the bank did not make any home mortgage loans in low-income geographies. The proportion of bank home mortgage loans in moderate-income geographies was somewhat near the percentage of owner-occupied housing and below aggregate lenders. In 2021, bank performance was stronger than performance in 2022 through 2023. Stronger performance was due to a higher percentage of loans in low-income geographies compared to the demographic and aggregate comparisons.

Decatur MSA

The bank exhibits an excellent geographical distribution of home mortgage loans. In 2002 through 2023, the proportion of bank home mortgage loans in low-income geographies is below the percentage of owner-occupied housing but near to aggregate lending. The proportion of bank home mortgage loans in moderate-income geographies exceeded both the percentage of owner-occupied housing and the aggregate industry distribution of home mortgage loans. In 2021, performance was consistent with performance 2022 through 2023.

Illinois Non-MSA

In 2022 through 2023, When determining conclusions for geographical distribution of home mortgage loans examiners considered the fact there was a small percentage of owner-occupied housing in low-income geographies. Therefore, more emphasis was placed more emphasis performance in low-income CTs.

The geographical distribution of home mortgage loans was good. In 2002 through 2023, the proportion of bank home mortgage loans in low-income geographies was well below both the percentage of owner-occupied housing and the aggregate industry distribution of home mortgage loans. The proportion of bank home mortgage loans in moderate-income geographies was somewhat near to the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans. In 2021, performance was stronger than performance in 2022 through 2023.

Small Loans to Businesses

Refer to Table Q in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Carbondale MSA

The geographical distribution of small loans to businesses was adequate. In 2022 through 2023, the proportion of bank loans to small businesses in low-income geographies was significantly below both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans to small businesses in moderate-income geographies exceeded both the percentage of businesses and the aggregate industry distribution of loans to those businesses. Moderate-income geographies comprised significantly more businesses than in low-income census tracts, thus more lending opportunities.

Bank performance in 2021 was weaker than performance in 2022 through 2023. Weaker performance was due to a smaller proportion of bank loans as compared to the demographic and aggregate comparisons in moderate-income geographies. Weaker performance in 2021 is reflected in the overall rating.

Decatur MSA

The geographical distribution of small loans to businesses was good. In 2022 through 2023, the proportion of bank loans to small businesses in low-income geographies exceeded both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans to small businesses in moderate-income geographies was somewhat near to the percentage of businesses but equal to the aggregate industry distribution of loans to those businesses.

Bank performance in 2021 was weaker than performance in 2022 through 2023. Weaker performance was due to a smaller proportion of bank loans as compared to the demographic and aggregate comparisons in moderate-income geographies. Weaker performance in 2021 is reflected in the overall rating.

Illinois Non-MSA

The geographical distribution of small loans to businesses was good. In 2022 through 2023, the proportion of bank loans to small businesses in low-income geographies was significantly below both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans to small businesses in moderate-income geographies was below the percentage of businesses and somewhat below the aggregate industry distribution of loans to those businesses.

Bank performance in 2021 was stronger than performance in 2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons in LMI CTs. Stronger performance in 2021 is reflected in the overall rating.

Small Loans to Farms

Refer to Table S in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Decatur MSA

The geographic distribution of small loans to farms was adequate in 2022 through 2023, the bank did not make any small loans to farms in LMI CTs. In 2021 performance was stronger than performance in 2022 through 2023. Stronger performance was due to performance exceeding the aggregate industry distribution in low-income CTs.

Illinois Non-MSA

The geographic distribution of small loans to farms was poor. In 2022 through 2023, the bank did not make any small loans to farms in low-income CTs. The proportion of bank loans to small farms in moderate-income geographies was significantly below the percentage of farms and exceeded the aggregate industry distribution of loans to those farms. In 2021 performance was consistent with performance in 2022 through 2023.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed. Examiners reviewed summery reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Carbondale MSA

The borrower distribution of home mortgage loans was good. In 2022 through 2023, the proportion of bank home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and below the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate industry distribution of home mortgage loans to those families. In 2021, performance was stronger than performance for 2022 through 2023. Stronger performance was due to a larger proportion of home mortgage loans in low-income CTs as compared to the demographic and aggregate comparisons.

Decatur MSA

The borrower distribution of home mortgage loans is excellent. In 2022 through 2023, the proportion of bank home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded aggregate lenders, who were also much lower than demographics. The proportion of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income

families and the aggregate industry distribution of home mortgage loans to those families. In 2021, performance was weaker than performance in 2022 through 2023. Weaker performance was due to a smaller proportion of home mortgage loans in moderate-income CTs as compared to the demographic and aggregate comparisons.

Illinois Non-MSA

The borrower distribution of home mortgage loans was excellent. In 2022 through 2023, the proportion of bank home mortgage loan to low-income borrowers was somewhat below the percentage of low-income families and exceeded the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and was somewhat below the aggregate industry distribution of home mortgage loans to those families. In 2021, performance was consistent with performance for 2022 through 2023.

Small Loans to Businesses

Refer to Table R in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Carbondale MSA

The borrower distribution of small loans to businesses was good. In 2022 through 2023, when determining conclusions examiners considered the fact that the bank did not collect revenue on 57.8 percent of their loans. In 2022 through 2023, the proportion of bank loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and aggregate industry distribution of loans to those businesses. Bank performance in 2021 was stronger than performance in 2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons. Stronger performance in 2021 is reflected in the overall rating.

Decatur MSA

The borrower distribution of small loans to businesses was good. In 2022 through 2023, when determining conclusions examiners considered the fact that the bank did not collect revenue on 54.5 percent of their loans. In 2022 through 2023, the proportion of bank loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and aggregate industry distribution of loans to those businesses. Bank performance in 2021 was stronger than performance in 2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons. Stronger performance in 2021 is reflected in the overall rating.

Illinois Non-MSA

The borrower distribution of small loans to businesses was good. In 2022 through 2023, when determining conclusions examiners considered the fact that the bank did not collect revenue on 55.6 percent of their loans. In 2022 through 2023, the proportion of bank loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and aggregate industry distribution of loans to those businesses. Bank performance in 2021 was stronger than performance in

2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons. Stronger performance in 2021 is reflected in the overall rating.

Small Loans to Farms

Refer to Table T in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Decatur MSA

The borrower distribution of small loans to farms was poor. In 2022 through 2023, when determining conclusions examiners considered the fact that the bank did not collect revenue on 62.5 percent of their loans. In 2022 through 2023, the proportion of bank loans to farm with revenues less than \$1.0 million was significantly below the percentage of farms and well below the aggregate industry distribution of loans to those farms. Bank performance in 2021 was stronger than performance in 2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons. Stronger performance in 2021 is reflected in the overall rating.

Illinois Non-MSA

The borrower distribution of small loans to farms was adequate. In 2022 through 2023, when determining conclusions examiners considered the fact that the bank did not collect revenue on 62.3 percent of their loans. In 2022 through 2023, the proportion of bank loans to farm with revenues less than \$1.0 million was significantly below both the percentage of farms and the aggregate industry distribution of loans to those farms. Bank performance in 2021 was stronger than performance in 2022 through 2023. Stronger performance was due to a higher proportion of bank loans as compared to the demographic and aggregate comparisons. Stronger performance in 2021 is reflected in the overall rating.

Community Development Lending

The institution is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Carbondale MSA

The bank made a good level of CD loans. In total the bank made nine CD loans totaling \$1.7 million. The bank's CD loan volume was equivalent to 4.8 percent of allocated tier 1 capital. CD loans were responsive to community needs related to economic development. Bank loans were not innovative or complex.

Some examples include:

- The bank made six PPP loans totaling \$844,000. These loans supported revitalization and stabilization in the AA. These loans were responsive to identified community needs related to the Covid-19 pandemic.

- The bank made a \$276,000 loan that benefited affordable housing. The loan supported the purchase of an apartment complex located in a moderate-income CT. The project will have the majority of rents below HUD fair market rents.
- The bank made a \$400,000 loan to revitalize/stabilize the community. The loan provided funding to a local non-profit that assists with the preservation and growth of two moderate-income CTs.

Decatur MSA

The bank made an excellent level of CD loans. In total the bank made 31 CD loans totaling \$10.3 million. The bank’s CD loan volume was equivalent to 16.3 percent of allocated tier 1 capital. CD loans were responsive to community needs related to economic development. Bank loans were not innovative or complex.

Some examples include:

- The bank made twelve PPP loans totaling \$4.7 million. These loans supported revitalization and stabilization in the AA. These loans were responsive to identified community needs related to the Covid-19 pandemic.
- The bank made three loans totaling \$700,000. These loans supported revitalization and stabilization in the AA. These loans support services and assistance to individual with developmental disabilities, within close proximity to moderate-income CTs.
- The bank made two loans totaling \$250,000 supporting revitalization and stabilization in the AA. These loans provided working capital to a non-profit hospital and healthcare provider.

Illinois Non-MSA

The bank made an excellent level of CD loans. In total the bank made 70 CD loans totaling \$283.5 million. The bank’s CD loan volume was equivalent to 84.5 percent of allocated tier 1 capital. CD loans were responsive to community needs related to economic development. Bank loans were not innovative or complex.

Some examples include:

- The bank made a \$20.0 million loan to support community services. The loan provided working capital and operating expenses to a non-profit hospital and healthcare provider benefiting LMI individuals.
- The bank made a \$77.0 million loan that benefited affordable housing. The loan supported the purchase of several single-family homes located in moderate-income CTs. The project will have the majority of rents below HUD fair market rents.
- The bank made six loans totaling \$19.0 million to support economic development. The loans provided funding to a sports complex, which employs LMI individuals.

Product Innovation and Flexibility

The institution makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. Throughout the evaluation period the bank made a total of 407 loans totaling \$43.7 million which are either innovative or flexible. The bank's innovative and flexible loans primarily supported affordable housing initiatives with 201 originations totaling \$17.6 million. Innovative and flexible mortgage loans focused on down payment assistance and flexible underwriting for qualified candidates. The majority of innovative and flexible home mortgage loans are as follows: 119 USDA Rural Development loans totaling \$11.6 million, 77 home possible loans totaling \$5.8 million, and 57 home one loans totaling \$5.1 million. Additionally, the bank provided \$46,924 to 17 small businesses through its Small Business Loan Subsidy Program. The majority of loans benefitting economic development were SBA loans, with 54 loans totaling \$13.9 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Bloomington MSA and the Champaign MSA was consistent with performance in the full-scope areas. Performance in the Peoria MSA was stronger than performance in the full-scope AAs. Stronger performance was due to a higher percentage of loans as compared to the aggregate and demographic comparisons of geographical distribution of home mortgage lending.

Refer to Tables O through T in the state of Illinois section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Illinois is rated Low Satisfactory

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Carbondale MSA, Decatur MSA, and Illinois Non-MSA is adequate.

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Bloomington MSA	3	332	2	1	5	4.0	\$333	1.9	0	0
Carbondale MSA	2	927	5	3	7	5.6	\$930	5.4	0	0
Champaign MSA	4	797	8	3,127	12	9.6	\$3,924	22.7	0	0
Decatur MSA	3	204	21	1,629	24	19.2	\$1,833	10.6	0	0
Illinois Non-MSA	3	1,498	62	3,910	65	52.0	\$5,408	31.2	0	0
Peoria MSA	2	528	6	9	8	6.4	\$537	3.1	0	0
Statewide	4	4,342	0	0	4	3.2	4,342	25.1	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Carbondale MSA

The institution has an adequate level of qualified CD investments and grants. In total, the bank had \$930 thousand of qualified CD investments in the Carbondale MSA. The bank had five current period grants totaling \$2,700. The AA also benefitted from the ongoing impact of two prior period investments totaling \$927 thousand. The dollar volume of current- and prior-period investments were equivalent to 2.6 percent of allocated tier 1 capital. The bank was responsive to identified community needs with current period investments and grants for affordable housing and community services in the AA. The bank had two qualified investments and grants totaling \$122 thousand benefiting affordable housing. The bank had four qualified grants for \$807 thousand benefiting community services. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Decatur MSA

The institution has an adequate level of qualified CD investments and grants. In total, the bank had \$1.8 million of qualified CD investments in the Decatur MSA. The bank had 21 current period investments and grants totaling \$1.6 million. The AA also benefitted from the ongoing impact of three prior period investments totaling \$204 thousand. The dollar volume of current- and prior-period investments were equivalent to 2.9 percent of allocated tier 1 capital. The bank was responsive to identified community needs with current period investments and grants for affordable housing and community services in the AA. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Examples of CD investments include:

- The bank made three investments in MBS totaling \$204 thousand. The MBS were made up primarily of loans to LMI borrowers. The investments supported affordable housing in the AA.
- In 2021, the bank made five investments in school bonds totaling \$1.6 million. The bonds benefitted community services in the AA.
- The bank made a \$5 thousand donation to non-profit organization that provides community services primarily to LMI children and youth. The organization provides after-school services and childhood development program.

Illinois Non-MSA

The institution has an adequate level of qualified CD investments and grants. In total, the bank had \$5.4 million of qualified CD investments in the Illinois Non-MSA. The bank had 62 current period grants totaling \$3.9 million. The AA also benefitted from the ongoing impact of three prior period investments totaling \$1.5 million. The dollar volume of current- and prior-period investments were equivalent to 1.6 percent of allocated tier 1 capital. The bank was responsive to identified community needs with current period investments and grants for affordable housing, community services, economic development, and revitalization/stabilization in the AA. The bank had two qualified investments totaling \$233 thousand benefiting affordable housing. The bank had 50 qualified investments and grants for \$5.2 million benefiting community services. The bank had five grants for \$7 thousand benefiting economic development. The bank had eight grants for \$5.0 million benefitting revitalization/stabilization.

Examples of CD investments include:

- Eight investments in school bonds totaling \$5.1 million benefitting community services. These bonds served schools where greater than 50.0 percent of the students received free and reduced lunches.
- Two investments into the YMCA totaling \$20 thousand, benefitting community services. The services primarily benefitted LMI people in the AA.

Statewide

The bank had four prior period statewide CD investments totaling \$4.3 million. The CD investments benefitted community service and consisted of municipal bonds benefitting schools with the majority of the students receiving free and reduced lunch.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in in the Bloomington MSA and Peoria MSA is consistent with the bank's overall performance under the Investment Test in the full-scope areas. Bank performance in the Champaign MSA is stronger than the full-scope AAs. Stronger performance is due to higher percentage of CD investments as compared to allocated tier 1 capital. Performance in the limited-scope AAs had a neutral impact of the overall conclusion.

SERVICE TEST

The bank's performance under the Service Test in Illinois is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Carbondale MSA is adequate, the Decatur MSA is good, and the Illinois Non-MSA is excellent.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Bloomington MSA	1.4	1	2.2	0.0	0.0	100.0	0.0	1.3	23.3	47.5	19.7
Carbondale MSA	6.8	5	10.9	0.0	20.0	60.0	20.0	4.2	26.2	37.2	26.5
Champaign MSA	10.9	8	17.4	0.0	25.0	37.5	37.5	13.6	19.8	22.2	37.1
Decatur MSA	12.2	4	8.7	0.0	25.0	25.0	50.0	7.2	21.9	51.6	18.5
Illinois Non-MSA	64.7	24	52.2	8.3	25.0	54.2	12.5	1.9	18.7	65.2	13.7
Peoria MSA	4.0	4	8.7	0.0	25.0	50.0	25.0	5.1	16.6	53.5	24.8

Carbondale MSA

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The proportion of bank retail branches in low-income CTs was significantly below the percentage of the population in those geographies. The proportion of bank branches in moderate-income CTs was below the percentage of the population in those geographies. The bank has nine deposit taking ATMs, of which one is in a low-income CT and none in moderate-income CTs. The bank offers alternative banking options such as online and mobile banking for all accounts. The bank did not provide data regarding LMI people's usage of deposit taking ATMs or other alternative delivery systems, thus no significance was placed on that activity.

Decatur MSA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA. The proportion of bank retail branches in low-income CTs was significantly below the percentage of the population in those geographies. The proportion of bank branches in moderate-income CTs was below the percentage of the population in those geographies. The bank has four deposit taking ATMs, of which one is in a low-income CT and none in moderate-income CTs. The bank offers alternative banking options such as online and mobile banking for all accounts. The bank did not provide data regarding LMI people's usage of deposit taking ATMs or other alternative delivery systems, thus no significance was placed on that activity.

Illinois Non-MSA

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA. The proportion of bank retail branches in both low and moderate-income CTs exceeded the percentage of the population in those geographies. The bank has 43 deposit taking ATMs,

of which two are in a low-income CT and 13 in moderate-income CTs. The bank offers alternative banking options such as online and mobile banking for all accounts. The bank did not provide data regarding LMI people’s usage of deposit taking ATMs or other alternative delivery systems, thus no significance was placed on that activity.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Bloomington MSA	0	1	0	0	-1	0
Carbondale MSA	0	1	0	0	-1	0
Champaign MSA	0	1	0	0	-1	0
Decatur MSA	0	3	-1	-1	-1	0
Illinois Non-MSA	0	0	0	0	-1	0
Peoria MSA	0	0	0	0	0	0

Carbondale MSA

To the extent changes have been made, the institution’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services and business hours do not vary in a way that inconveniences, the various portions of its AAs, particularly low- and moderate-income geographies and/or individuals.

Decatur MSA

To the extent changes have been made, the institution’s opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank closed three branches during the evaluation period. One of the closures was in a low-income CT and one was in a moderate-income CT. The closure in the low-income CT resulted from a lease expiring, wasn’t profitable, and customers were serviced by another branch.

Services and business hours do not vary in a way that inconveniences, the various portions of its AAs, particularly low- and moderate-income geographies and/or individuals.

Illinois Non-MSA

To the extent changes have been made, the institution’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services and business hours do not vary in a way that inconveniences, the various portions of its AAs, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

The institution provides a significant level of CD services.

Carbondale MSA

Throughout the evaluation period, five bank employees provided 33 services totaling 316 hours. The bank's services were responsive to community development and affordable housing initiatives in the AA.

Examples of CD services include:

- One employee provided 30 hours to a local little league that benefited community service. The employee discussed insurance policies with their board of directors and assisted with contract negotiations.
- One employee provided 42 hours to a public government official office that benefitted economic development. The employee serves on the advisory board to the county, assisting with finances and contracts.
- One employee provided 60 hours to a local youth group that benefitted community services. The employee teaches the children about the value of saving their money and opening a savings account for college.

Decatur MSA

Throughout the evaluation period, 10 bank employees provided 46 services totaling 832 hours. The bank's services were responsive to community development and affordable housing initiatives in the AA.

Examples of CD services include:

- One employee provided 54 hours to a non-profit that benefitted the revitalization of an LMI community. The employee handles the accounting and general administration.
- One employee provided 76 hours to a local non-profit that benefitted community services. The employee provided bookkeeping responsibilities and serves on the finance committee.
- One employee provided 30 hours to a local little league that benefited community services. The employee discussed insurance policies with their board of directors and assisted with contract negotiations.

Illinois Non-MSA

Throughout the evaluation period, 19 bank employees provided 203 services totaling 4,502 hours. The bank's services were responsive to community development and affordable housing initiatives in the AA.

- One employee provided 40 hours to a local school that benefited community service. The employee completed a financial audit of the school's accounts and reconciled their books for balancing and accuracy.
- One employee provided 47 hours to a local chamber of commerce that benefitted community services. The employee assists with preparing their financial documents.
- One employee provided 31 hours to a local high school that benefitted community service. The employee presented the seniors with information regarding credit scores, credit cards and loans, and establishing financial plans for their needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bloomington, Champaign, and Peoria MSAs is consistent with the bank's overall performance under the Service Test in the full-scope areas.

State of Missouri

CRA rating for the State of Missouri³: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected good responsiveness to the credit needs within the bank's AAs.
- The bank's lending performance demonstrated an overall excellent geographic distribution of home mortgage and small business loans. The overall borrower distribution was adequate.
- The bank had a relatively high level of CD loans that were responsive to community needs which had a positive impact on the bank's Lending Test rating.
- The institution has a poor level of qualified CD investments and grants.
- The bank's service delivery systems were reasonably accessible and did not vary in any way that inconvenienced portions of the bank's AAs, particularly low- and moderate-income geographies.
- The bank's employees provided an adequate level of CD services which were responsive to community needs.

Description of Institution's Operations in Missouri

The Columbia-Jefferson City CSA consists of Boone, Callaway, Cole, Cooper, Howard, Moniteau, and Osage Counties. The CSA is comprised of the Columbia MSA and the Jefferson City MSA.

As of December 31, 2023, the bank had deposits of \$223.7 million in deposits in the Columbia-Jefferson City CSA, equivalent to 4.3 percent of the bank's total deposits. During the evaluation period, the bank made \$1.8 million of its total dollar volume.

In the Columbia-Jefferson City CSA, the bank operates five full-service branches and five deposit taking ATM within the AA. According to the FDIC Deposit Market Share data as of June 30, 2023, there were 37 FDIC-insured institutions operating within the AA. The bank ranked twelfth in deposit market share with 1.8 percent.

As of the 2020 U.S. Census, the Columbia-Jefferson City CSA had a population of 361,173 of which 5.5 percent is low-income and 19.7 percent is moderate-income. The Columbia-Jefferson CSA is comprised of 85 CTs which include 4.7 percent low-income and 22.4 percent moderate-income CTs.

³ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

According to Moody's Analytics, the leading industries in the Columbia-Jefferson City CSA are higher education, healthcare, home mortgage lending, and manufacturing. The University of Missouri-Columbia is the largest employer followed by MU Healthcare, Veterans United Home Loans, and Quaker Windows and Doors. The MSA has a slightly low industrial diversity with a score of 0.4 on a scale of 0.00 to 1.00 and the MSA's economy is considered to be in the Late Expansion stage of the business cycle due a slight overreliance on state government and the University of Missouri system for employment. According to the Bureau of Labor Statistics (BLS), unemployment has improved in both the Columbia and Jefferson City MSAs, going from 4.1 and 4.2 percent in January 2021 to 2.1 and 2.3 percent as of December 2023, respectively. Unemployment levels for the Columbia-Jefferson City CSA is well below the national averages of 6.4 percent and 3.7 percent, respectively, for the same time period.

According to Table A, the median household value of owner-occupied housing units for the Columbia-Jefferson CSA was \$148,653 in 2021 per the 2015 ACS data and was \$175,042 in 2023 per the 2020 U.S. Census. The change in values represents an increase in median home price of 17.8 percent.

According to the 2015 ACS demographic data, the number of housing units in the CSA was 148,086 with owner-occupied housing units that represent 57.4 percent while renter occupied units represent the remaining 32.8 percent of total housing units. Vacant units account for 9.9 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units increased to 155,749, representing a 5.2 percent increase. Owner-occupied and rental housing units represent 57.0 percent and 32.2 percent, respectively, and 10.8 percent are vacant units. Overall, owner-occupied and nonowner-occupied housing units increased by 4.5 percent and 3.4 percent, respectively, while the number of vacant units increased by 14.8 percent.

Based on the information in Table A, using the data from the 2023 evaluation period, low-income families in the Columbia MSA earned less than \$3,257 and moderate-income families earned less than \$5,211, monthly. In the Jefferson City MSA, low-income families earned less than \$3,106 and moderate-income families earned less than \$5,034, monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$977 for low-income borrowers in the Columbia MSA and \$944 for low-income borrowers in the Jefferson City MSA. For moderate-income borrowers, the maximum monthly mortgage payment in the Columbia MSA is \$1,563 and is \$1,510 in the Jefferson City MSA. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value in the CSA would have been \$1,165. Based on this data in Table A, examiners concluded that only moderate-income families would be able to qualify for a home mortgage based on the median home value and median family income in the Columbia-Jefferson City CSA, in 2022 and 2023.

The OCC utilized two community contacts in the AA, including a non-profit economic development council focused on agriculture and a not-for-profit chamber of commerce focused on workforce development and economic growth. The development council president stated that the economy was recovering well following the pandemic and noted a strong housing market but a lack of sufficient middle-income housing. The primary needs of the community are commercial and agricultural, and they are adequately met by financial institutions within the AA. The president of the chamber of commerce echoed housing affordability concerns, particularly a lack of supply of starter homes. There are limited developments planned; however, the banking and credit needs of the community are generally met, and the contact did not identify unmet banking or credit needs.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Columbia-Jefferson City CSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	85	4.7	22.4	54.1	17.6	1.2
Population by Geography	361,173	5.5	19.7	53.1	20.8	0.9
Housing Units by Geography	155,749	3.7	21.3	54.7	19.0	1.3
Owner-Occupied Units by Geography	88,780	0.5	14.5	60.5	24.3	0.2
Occupied Rental Units by Geography	50,188	9.2	31.7	43.8	11.9	3.5
Vacant Units by Geography	16,781	4.7	26.2	56.1	12.5	0.5
Businesses by Geography	56,199	6.0	28.3	43.9	20.3	1.4
Farms by Geography	2,802	2.8	16.5	60.9	19.1	0.7
Family Distribution by Income Level	85,334	18.6	19.2	22.5	39.7	0.0
Household Distribution by Income Level	138,968	23.4	16.5	18.8	41.3	0.0
Median Family Income MSA - 17860 Columbia, MO MSA		\$78,168	Median Housing Value			\$175,042
Median Family Income MSA - 27620 Jefferson City, MO MSA		\$75,505	Median Gross Rent			\$816
			Families Below Poverty Level			7.5%
<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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Columbia -Jefferson City CSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	68	5.9	13.2	58.8	17.6	4.4
Population by Geography	349,203	2.7	11.0	59.4	23.3	3.7
Housing Units by Geography	148,086	3.5	11.9	60.0	22.5	2.1
Owner-Occupied Units by Geography	84,937	0.9	8.5	65.5	24.9	0.2
Occupied Rental Units by Geography	48,534	7.3	17.1	49.2	20.9	5.5
Vacant Units by Geography	14,615	5.9	14.2	63.8	13.8	2.3
Businesses by Geography	26,514	8.8	12.7	49.3	25.8	3.5
Farms by Geography	1,477	1.2	10.6	73.3	14.6	0.3
Family Distribution by Income Level	82,173	19.4	17.1	23.2	40.3	0.0
Household Distribution by Income Level	133,471	24.3	15.6	17.9	42.2	0.0
Median Family Income MSA - 17860 Columbia, MO MSA		\$69,408	Median Housing Value			\$148,653
Median Family Income MSA - 27620 Jefferson City, MO MSA		\$62,292	Median Gross Rent			\$727
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Missouri

Based upon deposits and lending the Columbia-Jefferson City CSA will receive a full-scope review and a limited-scope review will be conducted on Missouri Non-MSA. It should be noted that the Columbia-Jefferson City CSA and the Missouri Non-MSA are new AAs for the bank resulting from a merger occurring in May 2021.

When evaluating the Lending Test examiners gave equal weight to home mortgage and small business lending performance. The bank did not do enough small farm lending to perform meaningful analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbia-Jefferson City CSA is good.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Columbia-Jefferson City CSA	123	106	8	4	241	75.3	84.5
Missouri Non-MSA	39	38	0	2	79	24.7	15.5
Statewide**	0	0	0	2	2	0	0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

**Statewide loans not included in percentage of loans or percentage of deposits.

Dollar Volume of Loans* (\$000's)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Columbia-Jefferson City CSA	27,579	23,252	1,126	3,064	55,021	96.1	84.5
Missouri Non-MSA	9,405	5,099	0	124	14,628	3.9	15.5
Statewide	0	0	0	20,871	20,871	0	0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

**Statewide loans not included in percentage of loans or percentage of deposits.

Columbia-Jefferson City CSA

Lending levels reflected good responsiveness to AA credit needs.

According to June 30, 2023, FDIC Summary of Deposit reporting, the bank had \$223.7million in deposits in the Columbia-Jefferson City CSA. The bank's deposits totaled a 1.8 percent deposit market share in the AA. The bank's deposit market share ranked 12th out of 37 deposit taking institutions. The bank's deposit market share ranked in the top 32.4 percent of all deposit taking institutions in the AA.

According to 2023 peer mortgage data, the bank originated 50 home mortgage loans in the Columbia-Jefferson City CSA in 2023. The bank's home mortgage lending accounted for a 0.6 percent market share of home mortgage loan originations in the AA. The bank's market share of home mortgage loan originations was significantly below its deposit market share. The bank's market share of home mortgage loan originations ranked 32nd out of 282 home mortgage lenders in the AA. The bank's market share ranking of home mortgage loans originations ranked in the top 11.3 percent of home mortgage lenders in the AA. The bank's market share ranking of home mortgage loan originations relative to all lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2022 peer small business data, the bank originated 23 small business loans in the Columbia-Jefferson City CSA in 2022. The bank's small business loan originations accounted for a 1.0 percent market share of small business loan originations in the AA. The bank's market share of small business loan originations was below its deposit market share. The bank's market share ranked 18th out of 73 small business lenders in the AA. The bank small business loan originations ranked in the top 24.7

percent of all small business lenders in the AA. The bank's market share ranking of small business loan originations relative to all lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of Missouri section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans for owner occupied housing was excellent. In 2022 through 2023, the proportion of bank home mortgage loans within LMI CTs exceeded both the percentage of owner-occupied housing and the aggregate industry distribution of home mortgage loans in those geographies. Performance in 2021 was consistent with the bank's performance in 2022 through 2023.

Small Loans to Businesses

Refer to Table Q in the state of Missouri section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was excellent. The proportion of bank small business loans in LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those businesses. Performance in 2021 was consistent with performance in 2022 through 2023.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed. Examiners reviewed summery reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Missouri section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans was poor. When determining conclusions for low-income borrowers, we considered the fact the housing was considered unaffordable for low-income borrowers, therefore we placed more emphasis on performance to the aggregate. In 2022 through 2023,

the proportion of bank home mortgage loans to low- and moderate-income borrowers was well below both the percentage of LMI families and the aggregate industry distribution of home mortgage loans to those borrowers. Performance in 2021 was stronger than the bank's performance in 2022 through 2023. Stronger performance was due to the proportion of bank home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate industry distribution of home mortgage loans to those borrowers.

Small Loans to Businesses

Refer to Table R in the state of Missouri section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of loans to small businesses was good. When determining conclusions, examiners considered the fact the bank did not collect revenue information 58.2 percent of its small loans to businesses. The bank's performance in 2022 through 2023 was well below the percentage of businesses with revenues less than \$1.0 million and below the aggregate industry distribution of loans to those businesses. Performance in 2021 was stronger than performance 2022 through 2023. Stronger performance was due to a higher percentage of loans compared to the aggregate comparisons and is reflected in the overall rating.

Community Development Lending

The institution has a relatively high level of CD loans. This performance had a positive impact on the Lending Test

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank has a relatively high level of CD loans. Throughout the evaluation period, the bank made four CD loans totaling \$3.0 million or 9.1 percent of allocated tier 1 capital. The bank's CD loans were responsive to community needs with 92.8 percent of dollar volume supporting economic development. In addition, at the broader statewide level, the bank also refinanced a \$6.9 million CD loan that supported four elderly care facilities and provided \$14.0 million in financing for a LIHTC project within the state providing much needed affordable housing units.

Product Innovation and Flexibility

The institution makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank supported affordable housing through products which offer flexibility for borrowers who may otherwise not qualify for or would have difficulty obtaining traditional financing. During the evaluation period, the bank originated two USDA mortgage loans totaling \$451,919, three FHA loans totaling \$459,910, and one of each of the HomeOne and HomePossible product loans totaling \$401,580. The bank also originated three SBA loans to small business totaling nearly \$400,000.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Missouri Non-MSA is consistent with the bank's overall performance under the Lending Test in the full-scope area.

Refer to Tables O through R in the state of Missouri section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank’s performance under the Investment Test in Missouri is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Columbia-Jefferson City CSA is poor.

The institution has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits poor responsiveness to credit and community economic development needs. The institution does not use innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Columbia-Jefferson City CSA	0	0	16	\$38	16	100.0	\$38	100.0	0	0
Missouri Non-MSA	0	0	0	0	0	0	0	0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank exhibited poor performance in the AA. The bank had 16 qualified CD investments and donations totaling \$38,200, which is equivalent to 0.1 percent of allocated tier 1 capital. The bank’s CD investments were primarily responsive to supporting community services to LMI individuals.

Examples of CD investments and donations include:

- Four grants totaling \$27,500 to a local non- profit charitable 501 (c) 3 organization whose mission is to promote individuals who are unemployed/underemployed, formerly incarcerated, persons with mental health conditions, disabilities or economic or educational obstacles secure employment through innovative training, education and business partnerships.
- Two grants totaling \$1,300 to a local youth organization located within a low-income census tract supporting at risk youths.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Missouri Non-MSA is weaker than the bank's overall performance under the Investment Test in the full-scope area. The bank did not have any CD investments or donations in the AA.

SERVICE TEST

The bank's performance under the Service Test in Missouri is rated Low Satisfactory

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbia-Jefferson City CSA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Columbia-Jefferson City MSA*	84.5	5	83.3	20.0	0.0	0.0	80.0	5.5	19.7	53.1	20.8
Missouri Non-MSA	15.5	1	16.7	0.0	0.0	100.0	0.0	0.0	0.0	30.7	69.3

*Does not equal 100.0 percent due to NA CTs

Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. The bank has five branches located in the AA. The proportion of bank branches in low-income geographies exceeded the percentage of population of those geographies. There are no branches in moderate-income geographies. The bank provides additional access to its retail banking services through alternative delivery systems including online and mobile banking options as well as six ATMs throughout the AA offering balance inquiries, account transfers and cash disbursements. The bank did not provide data indicating the usage by LMI people; therefore, examiners placed no significance on conclusions on alternative delivery services.

The bank did not open or close any branches in the AA during this evaluation period.

Services, including where appropriate, business hours do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

The institution provides an adequate level of CD services.

During the evaluation period, 15 bank employees provided 470 community service hours within the Columbia-Jefferson City CSA. The bank's service hours primarily focused on community services targeted to low- and moderate-income and economic development.

Service activity examples during the evaluation period include:

- One bank employee provided 92 hours by serving on the board of directors and various loan committees of a local economic development, workforce development and community service organization.
- One bank employee provided 25 hours serving on as a co-chair of a fund allocation committee of a non-profit organization supporting low- and moderate-income families.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Missouri Non-MSA is weaker than the bank's overall performance under the Service Test in the full-scope area. Weaker performance was due to no low- or moderate-income branch distribution. The performance in the limited-scope AA had a neutral impact on the overall Service Test rating in Missouri.

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected adequate responsiveness to the credit needs within the bank's AA.
- The bank's lending performance reflected poor geographic distribution of small business loans as well as poor distribution of loans among small businesses of different sizes.
- The bank had a relatively high level of CD loans that were responsive to community needs which had a positive impact on the bank's Lending Test rating.
- The institution had a poor level of qualified CD investments and grants in its AA. Broader regional CD investments with a purpose, mandate, or function to serve the bank's AA had a positive impact on the overall Investment Test rating.
- The bank's service delivery systems were reasonably accessible and did not vary in any way that inconvenienced portions of the bank's AA.
- The bank's employees provided a significant level of CD services which were responsive to community needs.

Description of Institution's Operations in Texas

The Dallas MSA consists of Tarrant County. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI CTs.

As of December 31, 2023, the bank had deposits of \$46.4 million in deposits in the Dallas MSA, equivalent to 0.9 percent of the bank's total deposits. During the evaluation period, the bank made \$1.6 million of its total dollar volume, or 1.2 percent of its total home mortgage and CRA small business loans originations within the AA.

The bank operates one full-service branch and zero deposit taking ATMs within the AA. According to the FDIC Deposit Market Share data as of June 30, 2023, there were 170 FDIC-insured institutions operating within the AA. The bank ranked 123rd in deposit market share with 0.01 percent. The largest financial institutions by market share within the AA are Charles Schwab Bank at 38.0 percent, Bank of America at 17.4 percent, and JPMorgan Chase at 12.8 percent.

As of the 2020 U.S. Census, the Dallas MSA had a population of 2,100,640 of which 17.0 percent is low-income and 24.3 percent is moderate-income. The Dallas MSA is comprised of 449 CTs which include 5.4 percent low-income and 25.1 percent moderate-income CTs.

According to Moody's Analytics, the leading industries in the Dallas MSA are retail, medical, aerospace, and communications. Walmart Inc., is the largest employer followed by UT Southwestern Medical Center, Baylor Scott & White, and AT&T. The MSA has relatively high industrial diversity with a score of 0.74 on a scale of 0.00 to 1.00. According to the Bureau of Labor Statistics (BLS), unemployment has improved markedly, going from 6.3 percent in January 2021 to 3.3 percent as of December 2023, being slightly below the national averages of 6.4 percent and 3.7 percent, respectively, over the same time period.

According to Table A, the median household value of owner-occupied housing units for the Dallas MSA was \$155,983 in 2021 per the 2015 ACS and was \$216,656 in 2023 per the 2020 U.S. Census. The change in values represents an increase in median home price of 38.9 percent.

According to the 2015 ACS demographic data, the number of housing units in the MSA was 732,985 with owner-occupied housing units that represent 56.0 percent while renter occupied units represent the remaining 35.9 percent of total housing units. Vacant units account for 6.3 percent of total housing units. According to the 2020 U.S. Census demographic data, the number of housing units increased to 780,381, representing a 6.5 percent increase. Owner-occupied and rental housing units represent 59.4 percent and 39.1 percent, respectively, and 7.9 percent are vacant units. Overall, owner-occupied and nonowner-occupied housing units increased by 6.1 percent and 9.0 percent, respectively, while the number of vacant units decreased by 2.2 percent.

Based on the information in Table A, using the data from the 2023 evaluation period, low-income families earned less than \$3,444 and moderate-income families earned less than \$5,510, monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30.0 percent of the applicant's monthly income. This calculated to a maximum monthly mortgage payment of \$1,033 for low-income borrowers and \$1,653 for moderate-income borrowers. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,441. Based on this data in Table A, the OCC concluded that only moderate-income families would be able to qualify for a home mortgage based on the median home value and median family income in the Dallas MSA, in 2022 and 2023.

The OCC utilized three community contacts in the AA including a non-profit community center, a non-profit home ownership advocacy group, and non-profit advocating for economic inclusion. The community center representative indicated that historically small businesses have had some difficulty in obtaining loans and that there are potential opportunities for banks to provide education to residents and establish relationships as financial education is needed. The contact noted that there is a potentially underbanked population within Southern Dallas as check cards are prevalent and there is a need for loan products that are not payday loans. Additionally, the community center focuses on redeveloping vacant lots; however, the prices of those lots has increased and has led to a slowdown in construction due to elevated costs. The home ownership advocacy non-profit echoed those concerns on elevated housing costs and noted that there is a lack of inventory, particularly affordable homes. The contact noted that generations are moving in together and combining wealth to afford mortgage payments whereas previously the phenomenon did not exist. Mortgage product offerings were noted to be sufficient with the more pressing consumer credit need being installment loans and interest-bearing savings accounts, as some residents did not have savings accounts paying an APY. The economic inclusion non-profit echoed the greatest need being financial education within the city of Dallas as there is a potentially unbanked population of new small business owners using non-traditional online products to manage

finances. As a result, these unbanked residents may struggle to obtain loan products as a result of not having the requisite deposit relationship with financial institutions. There is a need for more flexible, not traditional products.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dallas MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	449	7.8	29.0	31.2	31.0	1.1
Population by Geography	2,110,640	6.4	27.1	33.4	32.6	0.5
Housing Units by Geography	780,381	6.8	26.9	34.1	31.7	0.5
Owner-Occupied Units by Geography	435,543	2.7	20.5	35.8	40.6	0.4
Occupied Rental Units by Geography	286,903	11.8	35.5	32.8	19.4	0.6
Vacant Units by Geography	57,935	13.1	32.7	27.5	25.2	1.4
Businesses by Geography	329,654	4.3	21.4	29.3	44.3	0.7
Farms by Geography	5,528	3.6	20.3	30.2	45.5	0.4
Family Distribution by Income Level	500,989	21.2	17.6	20.2	41.0	0.0
Household Distribution by Income Level	722,446	22.7	16.8	18.8	41.7	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$82,649	Median Housing Value			\$216,656
			Median Gross Rent			\$1,172
			Families Below Poverty Level			8.4%
<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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dallas MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	357	13.2	25.8	31.7	29.1	0.3
Population by Geography	1,914,526	10.1	24.4	32.5	33.0	0.0
Housing Units by Geography	732,985	10.0	24.5	33.0	32.5	0.0
Owner-Occupied Units by Geography	410,486	5.2	18.8	34.4	41.5	0.0
Occupied Rental Units by Geography	263,251	15.6	31.9	32.1	20.4	0.0
Vacant Units by Geography	59,248	18.3	31.0	27.4	23.2	0.0
Businesses by Geography	198,600	6.4	20.6	27.2	45.8	0.1
Farms by Geography	3,450	4.1	17.6	29.9	48.4	0.0
Family Distribution by Income Level	466,070	23.1	16.3	19.3	41.3	0.0
Household Distribution by Income Level	673,737	24.0	16.3	18.3	41.4	0.0
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Housing Value			\$155,983
			Median Gross Rent			\$946
			Families Below Poverty Level			11.6%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Texas

For the state of Texas, a full-scope review of the Dallas MSA was completed. It should be noted that the Dallas MSA is a new assessment area for the bank resulting from a merger occurring in May 2021. The bank made a limited number of reportable home mortgage loans during the evaluation period which resulted in the level of loans not being sufficient to provide a meaningful analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Dallas MSA is adequate.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Dallas MSA	6	32	1	39	97.5	100.0
Statewide - TX	0	0	1	1	2.5	0.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State*	%State Deposits
Dallas MSA	7,400	8,863	1,623	17,886	83.2	100.0
Statewide - TX	0	0	3,615	3,615	16.8	0.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Lending levels reflected adequate responsiveness to AA credit needs.

According to June 30, 2023, FDIC Summary of Deposit reporting, the bank had \$46.2 million in deposits in the Dallas MSA. The bank's deposits totaled a 0.01 percent deposit market share in the AA. The bank's deposit market share ranked 56th out of 72 deposit taking institutions. The bank's deposit market share ranked in the top 77.8 percent of all deposit taking institutions in the AA.

According to 2022 peer small business data, the bank originated nine small business loans in the Dallas MSA in 2022. The bank's small business loan originations accounted for a 0.02 percent market share of small business loan originations in the AA. The bank's market share of small business loan originations was stronger than its deposit market share. The bank's market share ranked 95th out of 211 small business lenders in the AA. The bank small business loan originations ranked in the top 45.0 percent of all small business lenders in the AA. The bank's market share ranking of small business loan originations relative to all lenders was stronger than its deposit market share ranking relative to all deposit taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in its AA.

Small Loans to Businesses

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was poor. The proportion of bank small business loans in low- and moderate-income CTs was well below the percentage of businesses and the aggregate industry distribution of loans to those businesses. Performance in 2021 was stronger than the bank's performance in 2022 through 2023. Stronger performance was due to a higher percentage of loans within moderate-income CTs as compared to the aggregate comparison.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous

gaps existed. Examiners reviewed summery reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited poor distribution of loans among small businesses of different sizes, given the product lines offered by the institution.

Small Loans to Businesses

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of loans to small businesses was poor. The proportion of the bank's small business loans was significantly below the percentage of businesses with revenues less than \$1.0 million and below the aggregate industry distribution of loans to those businesses. Bank performance in 2021 was slightly stronger than performance in 2022 through 2023 as demonstrated by the overall adequate conclusion. Stronger performance was due to a higher percentage of loans as compared to the aggregate comparison.

Community Development Lending

The institution has made a relatively high level of CD loans. This performance had a positive impact on the Lending Test

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Throughout the evaluation period, the bank originated one CD loan in the Dallas MSA through the Small Business Administration's SBA 504 program. The \$1.6 million financing equaled 23.3 percent of allocated tier 1 capital and supports economic development and job creation within the MSA. In addition, the bank also financed a second CD loan through the Small Business Administration totaling \$3.6 million within the broader statewide area.

Product Innovation and Flexibility

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank supported affordable housing through products which offer flexibility for borrowers who may otherwise not qualify for or would have difficulty obtaining traditional financing. During the evaluation period, the bank originated two FHA loans totaling \$644,713 and one HomeOne totaling \$354,050. The bank also originated three SBA loans to small businesses within the MSA during the evaluation period totaling nearly \$6.4 million.

INVESTMENT TEST

The bank’s performance under the Investment Test in Texas is rated Low Satisfactory. The bank’s CD investments in the broader regional area, which had a purpose, mandate, or function to serve the bank’s AA, had a positive impact on the overall Investment Test rating in Texas.

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Dallas MSA is poor.

The institution has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits poor responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments*	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Dallas MSA	0	0	2	4	2	25.0	4	0.1	0	0
Broader Regional	6	8,503	0	0	6	75.0	8,503	99.9	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank exhibited poor performance in the AA. The bank had two qualified CD donations totaling \$4,300, which is equivalent to 0.1 percent of allocated tier 1 capital. The bank’s CD investments were responsive to supporting community services to LMI individuals.

An example of a CD donations within the AA was a \$4,000 donation to a non-profit organization that aids individuals and families in crisis.

Broader Regional

The bank had six prior period CD investments it acquired via bank merger with Providence Bank in 2021. The CD investments totaled \$8.5 million. The bank CD investments were primarily municipal bonds projects, which benefitted community services and revitalization and stabilization projects throughout the greater Dallas MSA. These CD investments have a purpose, mandate, or function to serve the bank’s AA. CD investments in the broader regional area had a positive impact on the overall state of Texas Investment Test rating.

SERVICE TEST

The bank’s performance under the Service Test in Texas is rated Low Satisfactory.

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Dallas MSA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Dallas MSA	100.0	1	100.0	0.0	0.0	0.0	100.0	6.4	27.1	33.4	32.6

The bank has one branch located within an upper-income CT. The examiner did take into consideration the branch had previously been located in a moderate-income CT; however, as a result of the 2020 U.S. census updates, the census tract was redesignated as an upper-income CT.

The bank did not open or close any branches within the AA during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals.

Community Development Services

The institution provides a significant level of CD services.

During the evaluation period, three bank employees provided 67 service hours to five different organizations.

- One bank employee provided 25 hours by serving on the board of directors and finance committees of a local non-profit relief agency that provides vital necessities and financial assistance to struggling individuals and families with limited income.
- One bank employee provided 14 hours participating in financial workshops geared towards first time low- and moderate-income homebuyers.

Appendix A: Scope of Examination

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

Time Period Reviewed:	1/1/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		Counties
St. Louis MO-IL MSA	Full-Scope	(IL) Bond, Clinton, Madison, St. Clair (MO) Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City
Illinois		
Bloomington MSA	Limited-Scope	McLean
Carbondale MSA	Full-Scope	Jackson, Williamson
Champaign MSA	Limited-Scope	Champaign, Piatt
Decatur MSA	Full-Scope	Macon
Illinois Non-MSA	Full-Scope	Adams, Christian, Clark, Coles, Cumberland, Douglas, Edgar, Effingham, Franklin, Jefferson, Knox, Lawrence, Moultrie, Saline, Shelby, Wabash, White
Peoria MSA	Limited-Scope	Marshall, Peoria, Stark, Tazwell, Woodford
Missouri		
Columbia-Jefferson City CSA*	Full-Scope	Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage
Missouri Non-MSA	Limited-Scope	Camden
Texas		
Dallas MSA*	Full-Scope	Tarrant

* AA added in 2021

Appendix B: Summary of MMSA and State Ratings

RATINGS		First Mid Bank and Trust		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
FMBT	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
MMSA or State:				
St. Louis MMSA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Illinois	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Missouri	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Texas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
St. Louis MMSA	593	161,769	100.0	61,454	4.6	4.4	3.4	16.4	14.0	16.1	41.8	44.4	43.8	36.9	37.1	36.5	0.3	0.2	0.2	
Total	593	161,769	100.0	61,454	4.6	4.4	3.4	16.4	14.0	16.1	41.8	44.4	43.8	36.9	37.1	36.5	0.3	0.2	0.2	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
St Louis MMSA	509	119,434	100.0	164,856	5.4	2.0	1.7	17.7	12.6	13.1	39.3	42.2	39.8	37.4	43.0	45.3	0.1	0.2	0.1	
Total	509	119,434	100.0	164,856	5.4	2.0	1.7	17.7	12.6	13.1	39.3	42.2	39.8	37.4	43.0	45.3	0.1	0.2	0.1	

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022-23**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
St. Louis MMSA	593	161,769	100.0	61,454	20.7	13.5	10.6	17.7	21.1	20.4	20.9	18.9	19.8	40.7	34.1	30.8	0.0	12.5	18.4
Total	593	161,769	100.0	61,454	20.7	13.5	10.6	17.7	21.1	20.4	20.9	18.9	19.8	40.7	34.1	30.8	0.0	12.5	18.4

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
St. Louis MMSA	509	119,434	100.0	164,856	21.7	10.0	8.0	17.0	18.7	16.9	19.8	18.3	19.3	41.5	32.2	32.4	0.0	20.8	23.3
Total	509	119,434	100.0	164,856	21.7	10.0	8.0	17.0	18.7	16.9	19.8	18.3	19.3	41.5	32.2	32.4	0.0	20.8	23.3

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
St. Louis MMSA	620	163,698	100.0	62,329	7.2	9.7	6.0	15.2	17.4	14.2	34.7	42.4	38.0	42.1	27.9	40.9	0.8	2.6	0.9	
Total	620	163,698	100.0	62,329	7.2	9.7	6.0	15.2	17.4	14.2	34.7	42.4	38.0	42.1	27.9	40.9	0.8	2.6	0.9	

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
St. Louis MMSA	627	98,959	100.0	64,333	7.0	4.1	6.1	19.0	16.4	17.6	33.3	41.3	34.2	39.8	38.0	41.2	0.9	0.2	0.9	
Total	627	98,959	100.0	64,333	7.0	4.1	6.1	19.0	16.4	17.6	33.3	41.3	34.2	39.8	38.0	41.2	0.9	0.2	0.9	

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
St. Louis MMSA	620	163,698	100.0	62,329	92.2	21.6	53.4	2.4	24.7	5.4	53.7	
Total	620	163,698	100.0	62,329	92.2	21.6	53.4	2.4	24.7	5.4	53.7	
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
St. Louis MMSA	627	98,959	100.0	64,333	85.0	68.3	50.9	5.2	26.3	9.8	5.4	
Total	627	98,959	100.0	64,333	85.0	68.3	50.9	5.2	26.3	9.8	5.4	
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>												

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2022-23**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
St. Louis MMSA	77	9,294	100.0	713	4.8	0.0	2.4	14.7	7.8	7.7	42.7	55.8	57.5	37.5	36.4	32.4	0.3	0.0	0.0
Total	77	9,294	100.0	713	4.8	0.0	2.4	14.7	7.8	7.7	42.7	55.8	57.5	37.5	36.4	32.4	0.3	0.0	0.0

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2021**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
St. Louis MMSA	109	7,057	100.0	782	3.2	0.9	0.8	14.7	0.0	8.3	45.2	56.0	54.5	36.6	43.1	36.3	0.4	0.0	0.1
Total	109	7,057	100.0	782	3.2	0.9	0.8	14.7	0.0	8.3	45.2	56.0	54.5	36.6	43.1	36.3	0.4	0.0	0.1

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
St. Louis MMSA	77	9,294	100.0	713	97.8	35.1	58.3	1.2	6.5	1.0	58.4
Total	77	9,294	100.0	713	97.8	35.1	58.3	1.2	6.5	1.0	58.4
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
St. Louis MMSA	109	7,057	100.0	782	96.3	91.7	59.2	2.2	7.3	1.4	0.9
Total	109	7,057	100.0	782	96.3	91.7	59.2	2.2	7.3	1.4	0.9
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>											

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022-23**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Bloomington MSA	8	1,436	0.7	3,713	0.8	0.0	1.2	23.7	25.0	21.8	51.0	62.5	50.2	22.6	12.5	24.0	1.9	0.0	2.7
Carbondale MSA	103	10,921	9.5	1,894	1.3	0.0	0.7	25.3	22.3	30.4	41.2	33.0	37.2	28.4	38.8	26.9	3.8	5.8	4.9
Champaign MSA	95	50,501	8.7	3,231	5.0	3.2	6.1	21.3	11.6	23.6	28.4	37.9	27.5	44.7	47.4	41.6	0.7	0.0	1.2
Decatur MSA	62	10,656	5.7	1,812	4.3	3.2	3.4	15.6	25.8	14.0	58.7	51.6	61.5	21.1	16.1	20.9	0.3	3.2	0.2
Illinois Non-MSA	777	74,156	71.4	6,222	1.4	0.4	1.6	16.1	14.8	18.4	67.7	70.4	66.1	14.7	14.4	13.9	0.1	0.0	0.1
Peoria MSA	43	5,781	4.0	8,157	2.4	4.7	1.5	15.9	30.2	16.5	57.6	41.9	58.6	24.2	23.3	23.4	0.0	0.0	0.0
Total	1,088	153,451	100.0	25,029	2.2	0.9	2.2	18.1	16.5	19.5	55.9	61.8	53.8	23.1	20.0	23.6	0.6	0.7	1.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Bloomington MSA	6	1,382	0.8	8,349	2.3	16.7	2.7	14.3	0.0	11.8	53.9	50.0	49.7	29.5	33.3	35.7	0.0	0.0	0.0
Carbondale MSA	60	6,881	7.7	3,333	2.4	1.7	2.3	13.0	8.3	10.7	50.7	53.3	47.1	32.8	35.0	38.2	1.1	1.7	1.7
Champaign MSA	94	49,679	12.1	8,000	4.9	4.3	3.7	10.8	9.6	9.4	58.1	58.5	58.4	26.1	22.3	28.4	0.1	5.3	0.2
Decatur MSA	46	17,044	5.9	3,390	9.4	4.3	4.2	9.5	15.2	5.1	37.9	26.1	37.9	43.2	54.3	52.7	0.0	0.0	0.0
Illinois Non-MSA	528	54,947	68.0	11,069	0.9	0.8	1.0	14.7	13.4	15.5	71.1	72.5	68.0	13.2	12.9	15.2	0.1	0.4	0.2
Peoria MSA	42	6,802	5.4	15,724	3.6	0.0	1.3	12.6	7.1	11.4	53.1	38.1	51.2	30.7	54.8	36.1	0.0	0.0	0.0
Total	776	136,735	100.0	49,865	3.0	1.5	2.1	13.1	12.2	11.6	58.7	64.6	54.7	25.0	20.6	31.4	0.1	1.0	0.2

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022-23**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bloomington MSA	8	1,436	0.7	3,713	21.0	0.0	15.3	16.9	12.5	22.8	22.4	37.5	22.7	39.7	37.5	21.1	0.0	12.5	18.0
Carbondale MSA	103	10,921	9.5	1,894	22.6	7.8	11.6	17.7	22.3	19.5	17.9	22.3	21.7	41.8	39.8	28.9	0.0	7.8	18.4
Champaign MSA	95	50,501	8.7	3,231	23.4	16.8	12.0	16.4	24.2	21.1	19.8	18.9	18.8	40.4	32.6	28.2	0.0	7.4	20.0
Decatur MSA	62	10,656	5.7	1,812	21.2	14.5	11.4	17.2	27.4	24.6	21.4	14.5	19.6	40.2	27.4	23.7	0.0	16.1	20.6
Illinois Non-MSA	777	74,156	71.4	6,222	21.0	18.9	14.4	18.6	22.4	25.1	21.6	22.5	20.9	38.8	30.8	24.1	0.0	5.4	15.6
Peoria MSA	43	5,781	4.0	8,157	19.3	14.0	16.8	18.5	20.9	24.4	21.6	20.9	21.6	40.6	32.6	26.5	0.0	11.6	10.6
Total	1,088	153,451	100.0	25,029	21.0	17.1	14.6	17.9	22.7	23.6	21.1	21.8	21.1	40.0	31.7	25.3	0.0	6.7	15.5

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data,
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bloomington MSA	6	1,381,700	0.8	8,349	19.4	16.7	12.5	17.3	33.3	17.8	22.2	0.0	21.8	41.1	16.7	28.8	0.0	33.3	19.1
Carbondale MSA	60	6,880,570	7.7	3,333	21.8	11.7	7.2	18.4	16.7	15.8	18.7	25.0	20.4	41.2	41.7	38.0	0.0	5.0	18.6
Champaign MSA	94	49,678,627	12.1	8,000	21.8	16.0	9.3	16.5	14.9	19.6	20.7	16.0	20.8	41.0	31.9	34.2	0.0	21.3	16.1
Decatur MSA	46	17,044,299	5.9	3,390	22.9	19.6	8.7	16.9	15.2	20.5	20.1	15.2	21.4	40.1	41.3	30.6	0.0	8.7	18.8
Illinois Non-MSA	528	54,946,539	68.0	11,069	21.9	15.0	9.1	18.3	25.9	20.9	21.8	22.2	20.4	38.0	31.4	30.0	0.0	5.5	19.6
Peoria MSA	42	6,801,632	5.4	15,724	20.6	7.1	11.4	18.0	14.3	18.5	21.3	11.9	19.7	40.1	50.0	29.3	0.0	16.7	21.1
Total	776	136,733,367	100.0	49,865	21.3	14.7	10.3	17.8	22.7	19.1	21.2	20.5	20.5	39.7	33.8	30.8	0.0	8.4	19.3

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022-23**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bloomington MSA	51	12,127	4.4	2,382	0.8	0.0	0.5	22.4	45.1	22.5	50.5	31.4	48.5	18.0	19.6	23.1	8.3	3.9	5.5
Carbondale MSA	45	9,586	3.9	1,711	5.0	2.2	4.7	24.5	46.7	22.2	32.5	31.1	35.7	28.7	4.4	29.4	9.2	15.6	8.1
Champaign MSA	90	17,644	7.8	2,981	10.9	10.0	11.0	18.8	16.7	17.6	24.6	26.7	24.7	40.2	46.7	43.1	5.5	0.0	3.6
Decatur MSA	334	58,807	28.9	1,190	16.6	32.3	20.2	22.0	18.9	18.9	40.5	32.3	40.0	20.0	15.9	20.6	0.9	0.6	0.3
Illinois Non-MSA	502	91,649	43.4	5,670	3.6	1.4	3.5	18.2	13.3	15.4	62.8	71.9	66.3	14.0	12.9	13.6	1.3	0.4	1.2
Peoria MSA	135	30,316	11.7	5,557	9.6	18.5	7.1	13.6	20.0	12.2	50.4	29.6	52.2	26.4	31.9	28.6	0.0	0.0	0.0
Total	1,157	220,129	100.0	19,491	6.9	13.0	6.4	18.4	18.7	16.5	48.1	48.7	49.4	23.4	18.6	25.4	3.1	1.1	2.3

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data,
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bloomington MSA	38	5,047	2.2	2,911	8.4	7.9	8.2	12.6	10.5	12.3	54.2	55.3	52.1	24.7	26.3	27.4	0.0	0.0	0.0
Carbondale MSA	105	5,629	6.0	1,938	8.7	6.7	7.7	15.8	3.8	11.5	45.8	47.6	47.3	25.6	34.3	28.7	4.1	7.6	4.7
Champaign MSA	178	19,548	10.2	3,530	10.2	14.6	10.7	17.0	14.6	15.1	42.8	42.7	45.8	27.8	28.1	27.5	2.2	0.0	0.9
Decatur MSA	338	42,389	19.4	1,301	27.2	35.2	26.8	11.9	6.5	8.7	27.9	27.8	29.2	33.0	30.5	35.3	0.0	0.0	0.0
Illinois Non-MSA	919	79,257	52.6	6,368	3.6	2.6	2.8	18.2	17.2	16.6	62.8	67.8	66.1	15.1	11.6	14.2	0.3	0.8	0.3
Peoria MSA	168	26,914	9.6	6,824	10.7	9.5	9.9	11.5	18.5	10.1	46.8	41.7	47.6	30.9	30.4	32.4	0.0	0.0	0.0
Total	1,746	178,784	100.0	22,872	9.0	11.2	8.6	15.1	14.0	13.0	50.9	53.5	52.0	24.3	20.4	25.8	0.8	0.9	0.6

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Bloomington MSA	51	12,127	4.4	2,382	84.8	25.5	51.1	3.7	27.5	11.5	47.1	
Carbondale MSA	45	9,586	3.9	1,711	83.3	22.2	54.0	3.9	20.0	12.8	57.8	
Champaign MSA	90	17,644	7.8	2,981	85.5	18.9	52.7	3.2	18.9	11.3	62.2	
Decatur MSA	334	58,807	28.9	1,190	82.6	25.2	55.0	4.3	20.4	13.1	54.5	
Illinois Non-MSA	502	91,649	43.4	5,670	82.0	26.7	54.2	4.4	17.7	13.7	55.6	
Peoria MSA	135	30,316	11.7	5,557	83.7	16.3	51.4	4.5	27.4	11.8	56.3	
Total	1,157	220,129	100.0	19,491	83.4	24.2	52.8	4.1	20.2	12.5	55.6	
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Bloomington MSA	38	5,047	2.2	2,911	81.6	65.8	43.9	4.8	34.2	13.5	0.0	
Carbondale MSA	105	5,629	6.0	1,938	80.5	77.1	50.3	4.7	20.0	14.7	2.9	
Champaign MSA	178	19,548	10.2	3,530	81.8	73.0	45.6	4.3	23.6	13.9	3.4	
Decatur MSA	338	42,389	19.4	1,301	79.2	58.0	50.4	5.4	29.0	15.4	13.0	
Illinois Non-MSA	919	79,257	52.6	6,368	78.8	76.8	55.1	5.3	20.2	15.9	2.9	
Peoria MSA	168	26,914	9.6	6,824	80.2	56.0	50.8	5.7	36.3	14.0	7.7	
Total	1,746	178,784	100.0	22,872	80.1	70.6	50.3	5.2	24.1	14.7	5.3	
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>												

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2022-23
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Bloomington MSA	10	2,337	1.6	357	0.3	0.0	0.0	17.5	0.0	21.0	63.8	100.0	70.6	15.8	0.0	8.1	2.7	0.0	0.3	
Carbondale MSA	12	1,791	1.9	98	1.4	0.0	0.0	21.2	16.7	16.3	44.6	83.3	62.2	26.1	0.0	20.4	6.7	0.0	1.0	
Champaign MSA	29	3,101	4.6	147	3.4	0.0	0.0	10.2	0.0	0.0	44.1	82.8	51.7	41.5	17.2	48.3	0.8	0.0	0.0	
Decatur MSA	32	7,031	5.1	65	4.3	0.0	0.0	7.7	0.0	1.5	62.8	65.6	70.8	24.7	34.4	27.7	0.5	0.0	0.0	
Illinois Non-MSA	523	86,768	83.5	1,479	0.6	0.0	0.0	7.5	3.6	3.4	75.9	81.6	85.9	15.8	14.7	10.5	0.1	0.0	0.1	
Peoria MSA	20	3,202	3.2	765	2.0	0.0	0.5	9.0	0.0	5.1	64.4	75.0	80.3	24.5	25.0	14.1	0.0	0.0	0.0	
Total	626	104,230	100.0	2,911	1.5	0.0	0.1	10.0	3.4	6.3	65.8	81.0	79.7	21.8	15.7	13.8	0.8	0.0	0.1	

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Bloomington MSA	30	3,188	3.4	587	1.7	0.0	0.3	7.1	0.0	0.7	68.6	83.3	81.8	22.6	16.7	17.2	0.0	0.0	0.0
Carbondale MSA	10	274	1.1	99	4.2	0.0	1.0	9.0	0.0	3.0	54.4	90.0	75.8	32.1	10.0	20.2	0.3	0.0	0.0
Champaign MSA	71	6,833	8.1	292	2.6	0.0	0.3	5.7	9.9	3.1	68.8	74.6	74.7	22.8	15.5	21.9	0.1	0.0	0.0
Decatur MSA	31	2,854	3.5	82	7.8	3.2	2.4	4.2	0.0	0.0	44.0	58.1	51.2	44.0	38.7	46.3	0.0	0.0	0.0
Illinois Non-MSA	720	57,595	82.0	2,148	0.3	0.0	0.0	6.5	2.4	2.6	79.0	76.7	82.1	14.2	20.8	15.2	0.0	0.1	0.0
Peoria MSA	16	1,557	1.8	1,273	1.8	6.3	0.3	4.5	0.0	0.1	62.0	37.5	77.9	31.7	56.3	21.7	0.0	0.0	0.0
Total	878	72,301	100.0	4,481	1.7	0.2	0.2	6.0	2.7	1.6	69.8	75.5	79.7	22.5	21.4	18.4	0.0	0.1	0.0

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Farms				Farms with Revenues <= IMM			Farms with Revenues > IMM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Bloomington MSA	10	2,337	1.6	357	97.5	30.0	63.3	1.3	0.0	1.3	70.0
Carbondale MSA	12	1,791	1.9	98	96.8	8.3	45.9	1.2	16.7	2.1	75.0
Champaign MSA	29	3,101	4.6	147	97.1	41.4	49.7	0.8	0.0	2.1	58.6
Decatur MSA	32	7,031	5.1	65	98.0	25.0	40.0	1.0	12.5	1.0	62.5
Illinois Non-MSA	523	86,768	83.5	1,479	98.2	29.6	58.4	0.9	8.0	0.9	62.3
Peoria MSA	20	3,202	3.2	765	97.6	15.0	69.4	1.2	5.0	1.2	80.0
Total	626	104,230	100.0	2,911	97.8	29.1	60.6	1.0	7.8	1.2	63.1

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= IMM			Farms with Revenues > IMM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Bloomington MSA	30	3,188	3.4	587	96.9	83.3	69.0	1.5	10.0	1.5	6.7
Carbondale MSA	10	274	1.1	99	96.1	80.0	48.5	1.1	20.0	2.8	0.0
Champaign MSA	71	6,833	8.1	292	96.6	84.5	51.4	1.2	9.9	2.2	5.6
Decatur MSA	31	2,854	3.5	82	97.6	67.7	48.8	0.6	25.8	1.8	6.5
Illinois Non-MSA	720	57,595	82.0	2,148	98.1	89.0	70.2	1.0	9.4	0.9	1.5
Peoria MSA	16	1,557	1.8	1,273	97.5	68.8	79.6	1.2	12.5	1.2	18.8
Total	878	72,301	100.0	4,481	97.5	87.2	70.6	1.1	10.3	1.4	2.5

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	79	16,786	76.7	8,051	0.5	1.3	0.6	14.5	22.8	17.3	60.5	57.0	58.2	24.3	17.7	23.8	0.2	1.3	0.1
Missouri Non-MSA	24	6,270	23.3	1,872	0.0	0.0	0.0	0.0	0.0	0.0	34.1	16.7	22.7	65.9	83.3	77.4	0.0	0.0	0.0
Total	103	23,056	100.0	9,923	0.4	1.0	0.5	12.5	17.5	14.0	56.9	47.6	51.5	30.0	33.0	33.9	0.2	1.0	0.1

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	44	10,794	74.6	16,511	0.9	4.5	1.2	8.5	11.4	8.4	65.5	29.5	62.8	24.9	54.5	27.3	0.2	0.0	0.3
Missouri Non-MSA	15	3,135	25.4	4,621	0.0	0.0	0.0	0.0	0.0	0.0	67.1	53.3	55.6	32.9	46.7	44.4	0.0	0.0	0.0
Total	59	13,929	100.0	21,132	0.8	3.4	0.9	7.3	8.5	6.6	65.7	35.6	61.2	26.0	52.5	31.1	0.2	0.0	0.2

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	79	16,786	76.7	8,051	18.6	6.3	9.8	19.2	11.4	19.6	22.5	25.3	22.1	39.7	38.0	27.1	0.0	19.0	21.4
Missouri Non-MSA	24	6,270	23.3	1,872	14.8	4.2	2.4	16.3	12.5	7.5	19.1	16.7	13.8	49.8	45.8	59.2	0.0	20.8	17.0
Total	103	23,056	100.0	9,923	18.1	5.8	8.4	18.8	11.7	17.3	22.1	23.3	20.5	40.9	39.8	33.2	0.0	19.4	20.6

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	44	10,794	74.6	16,511	19.4	4.5	7.9	17.1	20.5	18.3	23.2	18.2	19.0	40.3	45.5	30.8	0.0	11.4	24.0
Missouri Non-MSA	15	3,135	25.4	4,621	17.2	0.0	1.8	17.7	0.0	5.8	21.1	13.3	10.5	43.9	80.0	64.6	0.0	6.7	17.3
Total	59	13,929	100.0	21,132	19.1	3.4	6.6	17.2	15.3	15.5	22.9	16.9	17.1	40.8	54.2	38.2	0.0	10.2	22.5

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	67	15,254	67.0	6,946	6.0	16.4	4.3	28.3	29.9	21.5	43.9	19.4	49.4	20.3	32.8	23.3	1.4	1.5	1.5
Missouri Non-MSA	33	4,741	33.0	1,755	0.0	0.0	0.0	0.0	0.0	0.0	19.1	12.1	21.0	80.9	87.9	79.0	0.0	0.0	0.0
Total	100	19,995	100.0	8,701	5.1	11.0	3.4	24.1	20.0	17.1	40.2	17.0	43.7	29.3	51.0	34.5	1.2	1.0	1.2

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	39	7,998	88.6	8,704	8.8	12.8	7.3	12.7	17.9	10.9	49.3	15.4	52.0	25.8	51.3	27.6	3.5	2.6	2.1
Missouri Non-MSA	5	358	11.4	1,594	0.0	0.0	0.0	0.0	0.0	0.0	70.8	60.0	64.4	29.2	40.0	35.6	0.0	0.0	0.0
Total	44	8,356	100.0	10,298	7.4	11.4	6.2	10.8	15.9	9.2	52.5	20.5	53.9	26.3	50.0	28.9	3.0	2.3	1.8

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Columbia-Jefferson City CSA	67	15,254	67.0	6,946	91.3	23.9	53.4	2.1	17.9	6.6	58.2	
Missouri Non-MSA	33	4,741	33.0	1,755	93.8	24.2	52.5	1.4	9.1	4.8	66.7	
Total	100	19,995	100.0	8,701	91.6	24.0	53.2	2.0	15.0	6.3	61.0	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Columbia -Jefferson City CSA	39	7,998	88.6	8,704	82.8	69.2	46.2	4.6	20.5	12.6	10.3	
Missouri Non-MSA	5	358	11.4	1,594	87.8	60.0	43.2	3.3	40.0	8.9	0.0	
Total	44	8,356	100.0	10,298	83.5	68.2	45.8	4.4	22.7	12.1	9.1	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2022-23**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Columbia-Jefferson City CSA	5	935	100.0	726	2.8	0.0	0.1	16.5	0.0	10.9	60.9	100.0	79.6	19.1	0.0	9.0	0.7	0.0	0.4
Missouri Non-MSA	0	0	0.0	110	0.0	0.0	0.0	0.0	0.0	0.0	37.6	0.0	70.0	62.4	0.0	30.0	0.0	0.0	0.0
Total	5	935	100.0	836	2.6	0.0	0.1	15.0	0.0	9.5	58.7	100.0	78.3	23.2	0.0	11.7	0.6	0.0	0.4

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2021**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Columbia - Jefferson City CSA	3	191	100.0	1,527	1.2	0.0	0.4	10.6	33.3	6.8	73.3	33.3	83.7	14.6	33.3	9.1	0.3	0.0	0.0
Missouri Non-MSA	0	0	0.0	112	0.0	0.0	0.0	0.0	0.0	0.0	75.3	0.0	89.3	24.7	0.0	10.7	0.0	0.0	0.0
Total	3	191	100.0	1,639	1.1	0.0	0.4	9.5	33.3	6.3	73.5	33.3	84.1	15.6	33.3	9.2	0.3	0.0	0.0

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues **2022-23**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Columbia-Jefferson City CSA	5	935	100.0	726	98.6	0.0	69.8	0.4	20.0	1.0	80.0
Missouri Non-MSA	--	--	--	110	97.6	--	80.9	1.4	--	1.0	--
Total	5	935	100.0	836	98.5	0.0	71.3	0.5	20.0	1.0	80.0

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues **2021**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Columbia -Jefferson City CSA	3	191	100.0	1,527	97.3	66.7	47.5	0.9	0.0	1.8	33.3
Missouri Non-MSA	--	--	--	112	95.7	--	67.0	2.5	--	1.9	--
Total	3	191	100.0	1,639	97.1	66.7	48.9	1.0	0.0	1.8	33.3

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Dallas MSA	4	2,050	100.0	42,835	2.7	0.0	2.8	20.5	0.0	16.4	35.8	50.0	36.0	40.6	50.0	44.5	0.4	0.0	0.3
Total	4	2,050	100.0	42,835	2.7	0.0	2.8	20.5	0.0	16.4	35.8	50.0	36.0	40.6	50.0	44.5	0.4	0.0	0.3

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Dallas MSA	2	5,350	100.0	96,766	5.2	0.0	2.5	18.8	100.0	13.7	34.4	0.0	32.8	41.5	0.0	51.0	0.0	0.0	0.0
Total	2	5,350	100.0	96,766	5.2	0.0	2.5	18.8	100.0	13.7	34.4	0.0	32.8	41.5	0.0	51.0	0.0	0.0	0.0

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022-23**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MSA	4	2,045	100.0	42,835	21.2	0.0	2.8	17.6	25.0	14.6	20.2	0.0	21.9	41.0	75.0	35.9	0.0	0.0	24.8
Total	4	2,045	100.0	42,835	21.2	0.0	2.8	17.6	25.0	14.6	20.2	0.0	21.9	41.0	75.0	35.9	0.0	0.0	24.8

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Dallas MSA	2	5,350	100.0	96,766	23.1	0.0	3.3	16.3	0.0	13.5	19.3	0.0	19.9	41.3	50.0	39.0	0.0	50.0	24.3
Total	2	5,350	100.0	96,766	23.1	0.0	3.3	16.3	0.0	13.5	19.3	0.0	19.9	41.3	50.0	39.0	0.0	50.0	24.3

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Dallas MSA	24	8,045	100.0	56,487	4.3	0.0	3.7	21.4	8.3	21.5	29.3	4.2	29.0	44.3	87.5	45.3	0.7	0.0	0.5	
Total	24	8,045	100.0	56,487	4.3	0.0	3.7	21.4	8.3	21.5	29.3	4.2	29.0	44.3	87.5	45.3	0.7	0.0	0.5	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Dallas MSA	8	818	100.0	57,936	6.4	0.0	6.9	20.6	62.5	21.2	27.2	0.0	26.9	45.8	37.5	45.0	0.1	0.0	0.0	
Total	8	818	100.0	57,936	6.4	0.0	6.9	20.6	62.5	21.2	27.2	0.0	26.9	45.8	37.5	45.0	0.1	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Dallas MSA	24	8,045	100.0	56,487	92.2	37.5	48.9	2.0	20.8	5.8	41.7	
Total	24	8,045	100.0	56,487	92.2	37.5	48.9	2.0	20.8	5.8	41.7	
<i>Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Dallas MSA	8	818	100.0	57,936	87.9	62.5	42.9	3.4	25.0	8.7	12.5	
Total	8	818	100.0	57,936	87.9	62.5	42.9	3.4	25.0	8.7	12.5	
<i>Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data Due to rounding, totals may not equal 100.0%</i>												