



PUBLIC DISCLOSURE

June 23, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Havana National Bank
Charter Number 2242
112 South Orange Street
Havana, Illinois 62644

Office of the Comptroller of the Currency
Peoria Office
211 Fulton Street, Suite 604
Peoria, Illinois 61602

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 Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance for the state of Illinois.
- The borrower distribution of loans reflects reasonable penetration.
- The geographic distribution reflects reasonable dispersion.
- The loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of loans are originated and purchased inside the assessment areas (AAs).

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was reasonable.

The quarterly average LTD ratio was 81.38 percent for the 12-quarter period from March 31, 2022, to December 31, 2024, with a low LTD ratio of 63.80 percent and a high LTD ratio of 96.01 percent.

The Havana National Bank (HNB or bank) ranked fourth out of 14 similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions ranged in asset size from \$72 million to \$483 million and reported quarterly average LTD ratios from 42.43 percent to 86.80 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank originated and purchased 100 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.

Table 1: 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		
	#	%	#	%		\$	%	\$	%	
Small Farm	20	100.00	0	0.00	20	2,047	100.00	0	0.00	2,047
Total	20	100.00	0	0.00	20	2,047	100.00	0	0.00	2,047
Source: Sample of small farm loans from 1/1/2022 - 12/31/2024.										
Due to rounding, totals may not equal 100.00%										

Description of Institution

HNB is a \$300 million intrastate institution headquartered in Havana, Illinois, located in central Illinois with five additional branch locations. HNB did not open or close any facilities since the previous CRA evaluation.

The bank is wholly owned by Community Investment Group, Ltd (CIG), a single bank holding company headquartered in Havana, Illinois. There was no change in HNB's corporate structure since the previous CRA evaluation. CIG does not negatively affect the bank's ability to meet the credit needs of the community.

HNB has one rating area in the state of Illinois with two legal AAs. One AA is comprised of non-metropolitan statistical area (Non-MSA) counties while the second AA is comprised of geographies in the Peoria, IL MSA (Peoria MSA). Refer to Appendix A, Scope of Examination, for more information.

The bank's lending strategy is focused on agriculture and offers a wide range of loan products to meet the needs of its customer base, including commercial, residential real estate, and consumer loans. Please refer to the Public File for more information on products and services offered by the bank.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the bank's AA. The bank's previous Small Bank CRA rating was Satisfactory, as detailed in the April 18, 2022, Performance Evaluation.

HNB reported a net loans and leases to total assets ratio of 66.6 percent and a Tier One Leverage Capital ratio of 12.5 percent as of December 31, 2024. The bank is primarily an agricultural lender; however, they offer a full range of deposit and loan products and services. Agricultural lending represented the largest loan portfolio at \$159.7 million, with \$28.5 million in commercial lending, \$14.1 million in residential lending, and \$4.1 million in consumer loans, per call report data as of December 31, 2024.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covers the period from January 1, 2022, through December 31, 2024. We evaluated HNB under the Small Bank evaluation procedures, which includes a Lending Test.

HNB's primary loan products are agricultural loans, based on the number and dollar amount of loans originated and purchased between January 1, 2022, and December 31, 2024, per bank data. This product accounted for 87 percent, by dollar amount, and 54 percent, by number, of total loan originations and purchases. We used this lending product for the analysis of this evaluation. Lending Test performance is based on a sample of loans originated and purchased, not full population data. Performance is considered in context.

There are two Lending Test analysis periods. Loans originated and purchased between January 1, 2022, and December 31, 2023, were analyzed separately from loans originated and purchased between January 1, 2024, and December 31, 2024, due to Office of Management and Budget (OMB) changes in MSA delineations impacting the AAs. Loans originated and purchased between January 1, 2022, and December 31, 2023, were compared to 2023 D&B data. Loans originated and purchased between January 1, 2024, and December 31, 2024, were compared to 2024 D&B data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs 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), if applicable 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 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 based on the performance in the state of Illinois. Refer to the "Scope" section under the State Rating section for details regarding how the areas and lending products were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 AA 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.

State Rating

State of Illinois

CRA rating for the state of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects reasonable penetration.
- The geographic distribution reflects reasonable dispersion.

Description of Institution's Operations in Illinois

HNB operates and sources loans and deposits from its six Illinois branches. The main branch offers two ATMs, and the other branches provide ATM access as well. The bank has one additional ATM not located at a branch. All locations have drive-up facilities and offer Saturday banking services. Customers also have access to online and mobile banking services.

HNB has two AAs in the state of Illinois: Non-MSA and Peoria MSA. The Non-MSA consisted of twelve census tracts (CTs) in 2022 and 2023, which includes Cass and Mason counties, as well as portions of Logan County. There two moderate-income CTs in the 2022 and 2023 calendar years and no low-income CTs. OMB changes resulted in Fulton County being moved from the Peoria MSA to the Non-MSA for 2024. The Non-MSA consisted of 23 CTs in 2024 with the addition of Fulton County geographies to the Cass, Mason, and Logan County geographies. There were four moderate-income CTs in 2024 and no low-income CTs.

The Peoria MSA consisted of thirteen CTs in 2022 and 2023, which includes portions of Fulton and Tazewell counties. There were four moderate-income CTs in the 2022 and 2023 calendar years and no low-income CTs. Given the OMB changes noted above, the Peoria MSA consisted of two CTs in 2024, which consisted of geographies in Tazewell County. There were no low- or moderate-income CTs in 2024. Refer to Appendix A, Scope of Examination, for a list of geographies comprising the AAs as well as full and limited scope AAs.

Major employment sectors include agriculture, education, retail, and healthcare industries. The AAs are largely rural.

According to the U.S. Bureau of Labor Statistics, the annual unemployment rate in the state of Illinois was 4.6 percent for 2022, 4.5 percent for 2023, and then increased to 5.0 percent for 2024. All counties compared favorably to the state of Illinois in 2024; however, only Cass County in the Non-MSA and Tazewell County in the Peoria MSA compared favorably to the state of Illinois for the entire evaluation period.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Competition for loans and deposits is high among financial institutions due to the number and variety of financial institutions within the AAs. HNB competes with national banks, state banks, farm credit institutions, and nonbank financial institutions.

HNB held the third highest deposit market share position in the Non-MSA at 9 percent among 32 FDIC insured financial institutions at June 30, 2024. The top two institutions held a market share of 23.1 percent of the area's \$2.5 billion in deposits, per FDIC data as of June 30, 2024.

HNB held the fourteenth highest deposit market share position in the Peoria MSA at 0.2 percent among 18 FDIC insured financial institutions at June 30, 2024. The top three institutions held a market share of 79.1 percent of the area's \$3.6 billion in deposits, per FDIC data as of June 30, 2024.

HNB sourced a substantial majority, 96.9 percent, of their deposits from the Non-MSA. Deposits from Mason County alone account for 83.9 percent of total deposits. HNB sourced a minority of deposits, 3 percent, from the Peoria MSA.

For the Non-MSA, we obtained a community contact representing a social services group that provides resources, guidance, and financial assistance to low-income individuals in the community. The contact described the local economy as generally stable but in need of an adequate and skilled workforce as well as job creation. The contact stated the largest credit need for the area is affordable housing and small business loans. The contact had no negative perception of HNB.

Non-MSA

Assessment Area - Non-MSA 2022-2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.00	16.67	66.67	16.67	0.00
Population by Geography	28,493	0.00	18.38	67.53	14.09	0.00
Housing Units by Geography	13,899	0.00	16.42	70.06	13.53	0.00
Owner-Occupied Housing by Geography	9,106	0.00	15.26	69.79	14.95	0.00
Occupied Rental Units by Geography	2,798	0.00	23.62	65.65	10.72	0.00
Vacant Units by Geography	1,995	0.00	11.58	77.44	10.98	0.00
Businesses by Geography	711	0.00	11.81	73.98	14.21	0.00
Farms by Geography	160	0.00	4.38	61.88	33.75	0.00
Family Distribution by Income Level	7,761	23.24	17.95	21.22	37.59	0.00
Household Distribution by Income Level	11,904	23.22	16.55	19.13	41.10	0.00
Unemployment rate (%)	5.95	0.00	7.73	5.71	4.87	0.00
Households Below Poverty Level (%)	13.33	0.00	21.65	13.26	3.43	0.00
Median Family Income (Non-MSAs - IL)		\$68,958			Median Housing Value	\$84,550
Median Family Income (Non-MSAs - IL) for 2023		\$82,300			Median Gross Rent	\$646
					Families Below Poverty Level	11.43
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Assessment Area - Non-MSA 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.00	17.39	56.52	26.09	0.00
Population by Geography	59,444	0.00	20.16	54.03	25.81	0.00
Housing Units by Geography	29,133	0.00	17.33	56.80	25.87	0.00
Owner-Occupied Housing by Geography	19,501	0.00	16.30	55.56	28.14	0.00
Occupied Rental Units by Geography	5,535	0.00	21.81	58.79	19.40	0.00
Vacant Units by Geography	4,097	0.00	16.16	60.02	23.82	0.00
Businesses by Geography	1,404	0.00	15.88	60.04	24.07	0.00
Farms by Geography	268	0.00	8.58	59.33	32.09	0.00
Family Distribution by Income Level	15,825	21.34	18.36	20.45	39.85	0.00
Household Distribution by Income Level	25,036	23.67	15.93	19.06	41.34	0.00
Unemployment rate (%)	6.41	0.00	7.15	5.84	7.06	0.00
Households Below Poverty Level (%)	13.49	0.00	19.06	13.76	9.18	0.00
Median Family Income (Non-MSAs - IL)		\$67,835	Median Housing Value			\$88,900
Median Family Income (Non-MSAs - IL) for 2024		\$82,800	Median Gross Rent			\$650
			Families Below Poverty Level			10.84
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Illinois

HNB has two AAs in the state of Illinois, but only the Non-MSA received a full-scope review since the number of branch locations and majority of deposits are sourced from this AA. The Peoria MSA received a limited-scope review.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

Small Loans to Farms

Refer to Table 11 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.

The geographic distribution of small loans to farms is reasonable.

For 2022 through 2023, the distribution of small loans to farms is reasonable in the Non-MSA. The proportion of lending in moderate-income geographies was comparable to the percent of farms and above the aggregate distribution of all reporting lenders. There were no low-income CTs.

For 2024, the distribution of small loans to farms is more than reasonable in the Non-MSA. The proportion of lending in moderate-income geographies was above the percent of farms and significantly exceeded the aggregate distribution of all reporting lenders. There were no low-income CTs.

Lending Gap Analysis

We performed a lending gap analysis that included a review of the distribution of sampled small farm loans. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to farms of different sizes.

Small Loans to Farms

Refer to Table 12 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.

The distribution of small loans to farms is reasonable.

For 2022 through 2023, the distribution of small loans to farms is reasonable in the Non-MSA. The proportion of lending to small farms was near the percent of farms and significantly exceeded the aggregate distribution of all reporting lenders.

For 2024, the distribution of small loans to farms is reasonable in the Non-MSA. The proportion of lending to small farms was near the percent of farms and significantly exceeded the aggregate distribution of all reporting lenders.

Responses to Complaints

HNB did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation 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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Small farm loans	
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
Illinois		
Non-MSA	Full-scope	<i>For 2022-2023:</i> <i>Cass – Full</i> <i>Logan – Partial</i> <i>Mason – Full</i> <i>For 2024 (change):</i> <i>Cass – Full</i> <i>Fulton – Partial</i> <i>Logan – Partial</i> <i>Mason - Full</i>
Peoria MSA	Limited-scope	<i>For 2022-2023:</i> <i>Fulton – Partial</i> <i>Tazewell – Partial</i> <i>For 2024 (change):</i> <i>Tazewell - Partial</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The Havana National Bank	Satisfactory
MMSA or State:	
Illinois	Satisfactory

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/AA.

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 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 CD loans and qualified investments, branch distribution, and CD services).

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

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/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): 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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 are treated 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/AA. 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 11. 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. The table also presents aggregate peer data for the years the data is available. 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 AA.
- Table 12. 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 \$500,000) 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.

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Non-MSA 2022-2023	20	3,023	50.00	195	--	--	--	4.38	5.00	1.03	61.88	85.00	53.85	33.75	10.00	45.13	--	--	--
Peoria MSA 2022-2023	20	5,319	50.00	177	--	--	--	21.23	30.00	22.03	76.71	70.00	76.27	2.05	0.00	1.69	--	--	--
Total	40	8,342	100.00	372	--	--	--	12.42	17.50	11.02	68.95	77.50	64.52	18.63	5.00	24.46	--	--	--
Source: FFIEC File - 2020, 2024 Census; Sample of small farm loans originated or purchased between 1/1/2022 - 12/31/2023, 0, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2024
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Non-MSA 2024	20	2,095	52.63	141	--	--	--	8.58	15.00	5.67	59.33	60.00	48.94	32.09	25.00	45.39	--	--	--
Peoria MSA 2024	18	3,335	47.37	30	--	--	--	--	--	--	100.00	100.00	100.00	--	--	--	--	--	--
Total	38	5,430	100.00	171	--	--	--	7.59	7.89	4.68	64.03	78.95	57.89	28.38	13.16	37.43	--	--	--
Source: FFIEC File - 2024 Census; Sample of small farm loans originated or purchased between 1/1/2024 - 12/31/2024, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2022 - 2023
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA 2022-2023	20	3,023	50.00	195	86.36	75.00	43.08	11.52	25.00	2.12	0.00
Peoria MSA 2022-2023	20	5,319	50.00	177	91.17	100.00	41.81	8.83	0.00	--	--
Total	40	8,342	100.00	372	88.58	87.50	42.47	10.28	12.50	1.14	0.00
Source: FFIEC File - 2020, 2024 Census; Sample of small farm loans originated or purchased between 1/1/2022 - 12/31/2023, 2022, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.											

Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA 2024	20	2,095	52.63	141	87.69	70.00	40.43	11.19	30.00	1.12	0.00
Peoria MSA 2024	18	3,335	47.37	30	97.14	77.78	40.00	2.86	22.22	--	--
Total	38	5,430	100.00	171	88.78	73.68	40.35	10.23	26.32	0.99	0.00
Source: FFIEC File - 2024 Census; Sample of small farm loans originated or purchased between 1/1/2024 - 12/31/2024, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											