



PUBLIC DISCLOSURE

January 26, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Brownstown
Charter Number 10397

108 E. Main Street
Brownstown, IL 62418

Office of the Comptroller of the Currency

500 North Broadway, Suite 1700
St. Louis, MO 63102

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 Lending Test rating is based on The First National Bank of Brownstown's (FNB Brownstown or the bank) performance in the state of Illinois. The major factors that support this rating include:

- FNB Brownstown's average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and level of local competition.
- A substantial majority of the bank's loans are inside its assessment area (AA).
- The distribution of loans to borrowers of different income levels is excellent.
- The bank's geographic distribution of loans is reasonable given strong competition and limited lending opportunities within the AA's moderate-income census tracts (CT).
- The bank received no CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area, the bank's loan-to-deposit ratio was reasonable. The bank faces limited loan demand from local creditworthy borrowers and strong lending competition in the AA. It competes with two Vandalia-based lenders specializing in the bank's primary product of small dollar consumer loans, as well as larger banks operating in the AA. FNB Brownstown's quarterly LTD ratio averaged 40.6 percent over the 16-quarter period ending December 31, 2024. Over the same period, the LTD ratio ranged from a low of 35.5 percent to a high of 45.2 percent.

To assess the bank's performance, we compared the bank's average LTD ratio to local Federal Deposit Insurance Corporation (FDIC) insured financial institutions, which included two banks with branches in the local area. The two banks had total assets of \$30.9 million and \$483.6 million with a combined average LTD ratio of 42.7 percent over the same evaluation period. The lowest individual average quarterly LTD was 30.1 percent, while the highest individual average was 55.2 percent. FNB Brownstown ranked second when comparing the average LTD ratios.

Institution	Total Assets (\$000s) as of 09/30/2025	Average Quarterly LTD Ratio
FNB Community Bank	\$483,608	55.2%
The First National Bank of Brownstown	\$55,899	40.6%
First State Bank of St. Peter	\$30,881	30.1%

Source: Quarterly FFIEC Call Reports 03/31/2021 - 12/31/2024

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA. The bank originated 95 percent of its total loans inside the bank's AA 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										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	19	95.0	1	5.0	20	80	90.2	9	9.8	89
Total	19	95.0	1	5.0	20	80	90.2	9	9.8	89

*Source: 01/01/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%*

Description of Institution

FNB Brownstown is a nationally chartered, intrastate bank headquartered in Brownstown, Illinois. The bank is a majority-owned subsidiary of First Brownstown Bancorp, Inc., a one-bank holding company. The bank is a full-service financial institution that operates one banking office and one non-deposit-taking automated teller machine (ATM) at its location in Brownstown, Illinois. There were no affiliate or subsidiary activities considered in this evaluation. FNB Brownstown has not opened or closed any branches since the prior performance evaluation and there have been no major changes in the bank's corporate structure, including merger or acquisition activities.

As of December 31, 2024, FNB Brownstown reported total assets of \$55.5 million, total deposits of \$50.5 million, and tier 1 capital of \$5.8 million representing 22.9 percent of total risk weighted assets. The bank's total loans were \$21.2 million, representing 38.2 percent of total assets. The loan portfolio included \$7.7 million in agricultural loans (36.3 percent), \$6.2 million in residential loans (29.2 percent), \$3.9 million (18.4 percent) in commercial loans, and \$3.2 million (15.1 percent) in consumer loans.

The bank is primarily a consumer lender but offers traditional loan products for agricultural, commercial, consumer, and residential purposes in the bank's AA. Retail loan products include personal and auto loans, conventional home mortgages, and home equity lines of credit. Business/agricultural loan products include commercial real estate loans, operating lines, machinery and equipment loans, livestock loans, and business purchase loans. Deposit products consist of checking, savings, NOW accounts, money market accounts, certificates of deposit, and individual retirement accounts. The bank also provides customers with access to online and mobile banking capabilities.

For CRA purposes, the bank identifies one AA in the state of Illinois, completely within an Illinois non-metropolitan statistical area (non-MSA). The AA fully encompasses Fayette County and consists of seven CTs. Of these, two are classified as moderate-income CTs, while the remaining five are middle-income CTs. The AA conforms to regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies. Refer to Appendix A for further details on the bank's AAs.

FNB Brownstown's last CRA performance evaluation was dated September 10, 2021. Utilizing Small Bank CRA examination procedures, the OCC concluded that FNB Brownstown's performance was rated

“Satisfactory.” There are no known legal, financial, or other factors impeding the bank’s ability to meet the credit needs of the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of this evaluation includes an assessment of FNB Brownstown under the Small Bank performance criteria, which consists of the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through lending activities. The period for this evaluation covers January 1, 2022 to December 31, 2024. We used demographic information from the 2020 U.S. Census to analyze performance throughout the entire evaluation period.

Examiners determined FNB Brownstown's primary loan product through conversation with bank management and by reviewing the number and dollar volume of loan originations during the evaluation period. Consumer loans was the primary product. The bank originated 1,174 consumer loans totaling \$7.9 million (85 percent by number of loans and 28.8 percent by dollar volume of the total portfolio) between January 1, 2022 and December 31, 2024. To complete the Lending Test, examiners selected initial samples of 20 consumer loans. Additional loans were selected as needed to have sufficient information to analyze the borrower and geographic distributions within the AA.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the 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

FNB Brownstown's overall rating is based solely on performance in the state of Illinois. The state of Illinois rating is derived from the bank's observed performance under the CRA small bank Lending Test, as well as related performance context information from the bank's AA. It is appropriate to note that a large portion of one moderate-income CT in the AA primarily consists of farms and the Carlyle Lake Wildlife Management Area, with limited populations of residents and businesses. The other moderate-income CT in the AA consists of Vandalia, which contains significant lending competition from specialized lenders and other large institutions. Therefore, our analysis gave more weight to the borrower distribution criteria. With the exception of the LTD ratio (based on the bank's entire lending portfolio), all weight for performance under the CRA small bank Lending Test was based on the bank's lending performance in relation to its primary product of consumer loans.

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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 average LTD ratio is reasonable given the bank's size, financial condition, and level of local competition.
- A substantial majority of the bank's loans are inside its AA.
- The distribution of loans to borrowers of different income levels is excellent.
- The bank's geographic distribution of loans is reasonable given strong competition and limited lending opportunities within the AA's moderate-income CTs.
- The bank received no CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

FNB Brownstown has one AA in the state of Illinois consisting of seven CTs fully encompassing Fayette County within the IL non-MSA. There are no low-income CTs, two moderate-income CTs, five middle-income CTs, no upper-income CTs, and no undefined CTs. The bank operates one full-service location in Brownstown, Illinois with one non-deposit-taking ATM onsite. FNB Brownstown is located in a middle-income CT at the center of the county, approximately eight miles east of the county seat, Vandalia, and 25 miles southwest of Effingham.

Competition

Competition is strong amongst financial institutions within the area. According to the June 30, 2024, FDIC Deposit Market Share Report, the bank's deposits in the AA totaled \$50.3 million, representing 100 percent of the bank's total deposits. Fayette County has a total of eight deposit taking institutions operating 12 branches. FNB Brownstown ranked second in the AA with a deposit market share of 9 percent. The FNB Community Bank, a much larger institution operating four locations within the AA, holds a substantial share of the market at 55.9 percent of total deposits. Other competitors in the AA include significantly larger institutions, such as Midland States Bank with a 7.8 percent market share, The Peoples State Bank of Newton, Illinois with a 7.8 percent market share, and Dieterich Bank with a 6.2 percent market share. FNB Brownstown is the second smallest bank by asset size operating in the AA, with competitors ranging from \$31 million to \$6.9 billion in assets. Management also notes substantial

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 from non-banks, including credit unions and other local lenders that specialize in the bank’s primary product of consumer lending.

Employment and Economic Factors

According to the Bureau of Labor Statistics data, the unemployment rate in Fayette County ranged from a low of 4.6 percent in 2022 to a high of 5.1 percent in 2023 and 2024. The unemployment rates for both the state of Illinois and Fayette County remained elevated compared to the national average throughout the entire evaluation period.

Annual Unemployment Rate			
Area	2022	2023	2024
Fayette County	4.6%	5.1%	5.1%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%

Source: US Department of Labor Statistics

Based on Federal Financial Institutions Examination Council (FFIEC) data in the table below, low-income families in the AA earned less than \$38,050 (2022) and up to \$41,400 (2024), while moderate-income families earned from \$38,050 (2022) to \$66,240 (2024).

Median Family Income Ranges				2022-2024
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper >120%
IL non-MSA Median Family Income (99999)				
2022 (\$76,100)	< \$38,050	\$38,050 - \$60,880	\$60,880 - \$91,320	>\$91,320
2023 (\$82,300)	<\$41,150	\$41,150 - \$65,840	\$65,840 - \$98,760	>\$98,760
2024 (\$82,800)	<\$41,400	\$41,400 - \$66,240	\$66,240 - \$99,360	>\$99,360

Source: FFIEC

The economy of the AA is diverse and not heavily dependent on one major industry. Based on 2024 American Community Survey employment estimates, the primary industries in the area are education, healthcare, and social assistance (20.2 percent), retail trade (14.3 percent), and manufacturing (10.2 percent). Major employers in the area include the local school districts, the Fayette County Hospital in Vandalia, the Vandalia Correction Center, and Continental Mills Inc.

Demographics

The following table provides a summary of the demographics, including housing and business information for the AA throughout the entire evaluation period.

Assessment Area(s) - IL non-MSA						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.00	28.57	71.43	0.00	0.00
Population by Geography	21,488	0.00	35.58	64.42	0.00	0.00
Housing Units by Geography	9,306	0.00	27.96	72.04	0.00	0.00
Owner-Occupied Housing by Geography	6,440	0.00	28.20	71.80	0.00	0.00
Occupied Rental Units by Geography	1,478	0.00	33.36	66.64	0.00	0.00
Vacant Units by Geography	1,388	0.00	21.11	78.89	0.00	0.00
Businesses by Geography	537	0.00	36.87	63.13	0.00	0.00
Farms by Geography	72	0.00	22.22	77.78	0.00	0.00
Family Distribution by Income Level	5,298	25.63	19.78	20.39	34.20	0.00
Household Distribution by Income Level	7,918	27.90	18.27	16.65	37.18	0.00
Unemployment rate (%)	4.40	0.00	4.68	4.30	0.00	0.00
Households Below Poverty Level (%)	15.51	0.00	14.25	16.03	0.00	0.00
Median Family Income (non-MSAs - IL)		\$67,835			Median Housing Value	\$91,400
Median Family Income (non-MSAs - IL) for 2024		\$82,800			Median Gross Rent	\$602
					Families Below Poverty Level	12.19
FFIEC File - 2020 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						

Geographic Distribution of the Population

According to the 2024 Dun and Bradstreet data, the population in the bank's AA was 21,488 with 7,650 (35.6 percent) residing in moderate-income CTs and 13,838 (64.4 percent) residing in middle-income CTs. Fayette County had no low- or upper-income CTs during this evaluation period.

Household Distribution by Income Level

According to the 2024 Dun and Bradstreet data, there were 7,918 households in the AA. Approximately 2,209 (27.9 percent) of those households were low income, 1,447 (18.3 percent) were moderate income, 1,318 (16.7 percent) were middle income, and 2,944 (37.2 percent) were upper income. The percentage of households in the AA living below the poverty level was 15.5 percent, totaling approximately 1,228 households.

Community Contacts

We reviewed one community contact within the AA. The contact identified the aging housing stock and lower income of residents as the primary barriers to lending in the area. While the area has experienced some income growth, this growth has not kept up with inflation. The contact noted the primary needs of the community include Federal Housing Administration and Illinois Housing Development loans, as well as financial education for residents.

Scope of Evaluation in Illinois

We performed a full-scope review of the bank's only AA. Refer to Appendix A for more information.

LENDING TEST

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

Based on a full-scope review, the bank's performance in the state of Illinois was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited a reasonable geographic distribution of loans in the AA.

We considered performance context regarding the size and location of the bank and competition in the AA from specialized lenders and significantly larger financial institutions. The bank is a single-branch location with significant lending competition centered in Vandalia, Illinois and a limited lending opportunity in one of the moderate-income CT, which primarily consists of farmland and the Carlyle Lake Wildlife Management Area.

Consumer Loans

Refer to Table 13 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans was reasonable, considering performance context. The proportion of the bank's consumer loans in moderate-income CTs was well below the percentage of households in moderate-income CTs. There are no low-income CTs in the AA.

Lending Gap Analysis

We performed a lending gap analysis which included a review of sampled loans compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Consumer Loans

Refer to Table 14 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to borrowers of different income levels was excellent. The proportion of the bank's consumer loans to low-income borrowers significantly exceeded the percentage of low-income households and the proportion of the bank's consumer loans to moderate-income borrowers exceeded the percentage of moderate-income households.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
IL non-MSA	Full Scope	AA includes the entirety of Fayette County, IL

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The First National Bank of Brownstown	Satisfactory
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 the 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 low- and moderate-income 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): 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 13. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table 14. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2024	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
IL non-MSA	20	94	100	0.0	0.0	29.2	10.0	70.8	90.0	0.0	0.0	0.0	0.0	
Total	20	94	100	0.0	0.0	29.2	10.0	70.8	90.0	0.0	0.0	0.0	0.0	

Source: FFIEC File - 2024 Census; 01/01/2022 - 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-2024	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
IL non-MSA	20	94	100	27.9	70.0	18.3	25.0	16.7	5.0	37.2	0.0	0.0	0.0	
Total	20	94	100	27.9	70.0	18.3	25.0	16.7	5.0	37.2	0.0	0.0	0.0	

Source: FFIEC File - 2024 Census; 01/01/2022 - 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%