



PUBLIC DISCLOSURE

May 31, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

National Bank of St. Anne
Charter Number 14617
158 W Station Street
St. Anne, IL 60964

Office of the Comptroller of the Currency
Champaign Field Office
3001 Research Road, Suite E-2
Champaign, IL 61822

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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 4
 State of Illinois..... 4
Lending Test 7
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

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 National Bank of St. Anne's (NBSA or bank) performance in the State of Illinois. The major factors that support this rating include:

- NBSA's distribution of loans to individuals of different incomes and businesses of different sizes within the assessment area (AA) is reasonable.
- NBSA's distribution of loans across geographies of different income levels within the AA is reasonable.
- NBSA originated or purchased a substantial majority of its loans within the AA.
- NBSA's loan-to-deposit (LTD) ratio is more than reasonable.
- NBSA did not receive any complaints regarding its CRA performance during the evaluation period.

Loan-to-Deposit Ratio

Considering NBSA's size and financial condition, and the credit needs of the AA, its LTD ratio is more than reasonable. During the 17-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 85.7 percent and ranged from a low of 72.6 percent to a high of 100.2 percent.

We compared NBSA's average quarterly LTD ratio to four similarly situated federal- and state-chartered banks in the AA based on a combination of size, location, and lending opportunities. The banks ranged in asset size from \$83.6 million to \$175 million and had an average quarterly LTD ratio of 61.6 percent during the same period. NBSA's LTD ratio is the highest in this group.

Lending in Assessment Area

A substantial majority of NBSA's loans are inside its AA. The bank originated or purchased 87.5 percent of its total loans inside its 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.

Loan Category	Number of Loans				Total	Dollar Amount of Loans (000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage Loans	19	95.0	1	5	20	2,963	93.7	200	6.3	3,163
Business Loans	16	80.0	4	20	20	1,792	66.8	890	33.2	2,682
Total	35	87.5	5	12.5	40	4,755	81.4	1,090	18.6	5,845

Source: Sample of 20 home mortgage and 20 business loans originated between 1/1/2019 and 12/31/2021.

Description of Institution

NBSA is a \$130.7 million intrastate financial institution headquartered in St. Anne, Illinois, and is a wholly owned subsidiary of St. Anne Bancorp, Inc. In 2019, the bank opened a branch in Manteno, Illinois. It has three non-deposit taking automated teller machines (ATMs) located at its St. Anne (1) and Manteno (2) bank offices. The bank's AA consists of the Kankakee, IL MSA and two adjacent census tracts (CTs) in Iroquois County. Through common ownership the bank has one affiliate, Hoekstra Farms LLC.

NBSA is a full-service bank that offers conventional deposit and loan products. In addition, the bank offers online and mobile banking. It has not closed any branches or participated in any mergers or acquisitions since its last CRA performance evaluation.

As of December 31, 2021, NBSA's gross loan portfolio totaled \$80.9 million, or 66.7 percent of its total assets. Tier 1 capital totaled \$10.3 million. The following table shows the bank's loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding Dollars
Business Loans, including Commercial Real Estate	56.1
Farm Loans, including farmland	24.4
Home Loans	15.2
Consumer loans	4.3

Source: December 31, 2021 Uniform Bank Performance Report (UBPR)

NBSA's business strategy is to offer its customers a full range of traditional banking services while providing high-quality customer service. There are no known impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and geographies. The bank's 2.73 percent deposit market share in its AA ranks 13th out of 21 banks serving the AA. NBSA received a Satisfactory rating as a result of its last CRA evaluation, dated April 23, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated NBSA's CRA performance using small bank evaluation procedures, which assess the bank's record of meeting the credit needs of its AA through lending activities. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2019, through December 31, 2021. We used a sample of loans from the entire evaluation period for the Lending Test.

Based on both the number and dollar volume of loans originated by the bank, NBSA's primary loan products are home mortgage and business loans. Home loans represented 35.5 percent of the number and 40.5 percent of the bank's dollar volume of loan originations during 2019, 2020, and 2021. Business loans represented 29.0 percent of the number and 40.7 percent of the dollar volume of originations during the same time period. We used a sample of 20 home mortgage and business loans for the Lending

in Assessment Area test and expanded the samples to include 40 home mortgage loans and 30 business loans originated or purchased within the AA for the geographic and income distribution tests.

For analysis purposes, we compared NBSA's lending performance to demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2021 Dun and Bradstreet data, 2019 CRA aggregate data, and FDIC deposit market share data as of June 30, 2020. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

NBSA has one AA, and we completed a full-scope review of this AA.

Ratings

NBSA's overall rating is based on a full-scope review of its AA. Within the AA, 39.0 percent of the households are designated low- or moderate-income, and 35.3 percent of the CTs are designated low- or moderate-income. Therefore, we gave slightly more weight to the bank's distribution of loans to borrowers of different incomes in our analysis. It is also appropriate to note that there is only one low-income CT, which is primarily farmland, and one moderate-income census tract surrounding the bank's main branch in St. Anne. The rest of the low- and moderate-income CTs in the AA are located within the city of Kankakee. Loan activity has significantly shifted to the bank's Manteno branch, which is located in a middle-income CT north of Kankakee. Manteno had a larger population (8,999) than St. Anne (1,175) in 2021.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, 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 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 Bureau of Consumer Financial Protection, 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:

- NBSA's distribution of loans to individuals of different incomes and businesses of different sizes within the AA is reasonable.
- NBSA's distribution of loans across geographies of different income levels within the AA is reasonable.
- NBSA originated or purchased a substantial majority of its loans within the AA.
- NBSA's LTD ratio is more than reasonable.
- NBSA did not receive any complaints regarding its CRA performance during the evaluation period.

Description of Institution's Operations in Illinois

NBSA's AA consists of the Kankakee, IL MSA (#28100) and two CTs (#9501 and #9502) in Iroquois County, Illinois. The AA is located in northeast Illinois, approximately 60 miles south of Chicago. Both Kankakee and Iroquois Counties border the state of Indiana. The CTs in Iroquois County, which is a non-MSA, are adjacent to the MSA and do not substantially extend past the MSA's borders. It would be difficult for the bank to service all of Iroquois County without any branches located in that county. The AA meets the requirements of the regulation and does not arbitrarily exclude low- and moderate-income geographies. There were six low-income CTs, five moderate-income CTs, twelve middle-income CTs, and eight upper income CTs in the AA. NBSA is located in a moderate-income CT in the far southeast corner of the AA, approximately 15 miles from the city of Kankakee. The Manteno branch is located in a middle-income CT approximately 16 miles north of Kankakee.

Competition

Competition for deposits in the AA is strong. According to Federal Deposit Insurance Corporation (FDIC) market share information as of June 30, 2021, NBSA had \$95.5 million in deposits from within Iroquois and Kankakee Counties, which represented 100 percent of the bank's total deposits. NBSA ranked 13th out of 21 FDIC-insured institutions with a 2.73 percent market share for deposits in these counties. The top two banks by deposit market share were Midland States Bank (20.3 percent) and First Trust Bank of Illinois (8.3 percent). Both of these regional banks are significantly larger in asset size than NBSA.

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.

Demographics

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	19.4	16.1	38.7	25.8	0.0
Population by Geography	119,055	13.6	15.2	42.0	29.2	0.0
Housing Units by Geography	48,081	14.6	13.7	43.8	27.9	0.0
Owner-Occupied Units by Geography	30,318	7.7	12.2	47.8	32.3	0.0
Occupied Rental Units by Geography	13,160	25.2	17.3	36.4	21.1	0.0
Vacant Units by Geography	4,603	30.2	12.8	38.6	18.3	0.0
Businesses by Geography	6,753	15.7	14.6	42.1	27.5	0.0
Farms by Geography	506	5.3	8.1	45.7	40.9	0.0
Family Distribution by Income Level	29,439	21.9	17.5	20.3	40.2	0.0
Household Distribution by Income Level	43,478	23.6	15.4	18.7	42.3	0.0
Median Family Income MSA - 28100 Kankakee, IL MSA		\$63,716	Median Housing Value			\$135,219
Median Family Income Non-MSAs - IL		\$59,323	Median Gross Rent			\$818
			Families Below Poverty Level			12.3%

Source: 2015 ACS and 2021 D&B data
Note: Due to rounding, totals may not equal 100.0.
(*) The NA category consists of geographies that have not been assigned an income classification.

Population

According to the 2015 ACS Census data, the AA's population is 119,055, with 16,183 people (13.6 percent) residing in low-income CTs, 18,128 (15.2 percent) residing in moderate-income CTs, 50,013 (42.0 percent) residing in middle-income CTs, and 34,731 percent (29.2 percent) residing in upper-income CTs.

Of the 29,439 families in the AA, 3,459 (21.9 percent) are low-income, 3,893 (17.5 percent) are moderate-income, 12,868 (20.3 percent) are middle-income, and 9,219 (40.2 percent) are upper-income. The median family income was \$59,323.

Of the families in the AAs, 12.3 percent live below the poverty level. Of the families residing in the low-income CTs, 40.6 percent live below the poverty level, and of the families residing in moderate-income CTs, 18.1 percent live below the poverty level. Low-income geographies account for 19.4 percent of the CTs in the AA and moderate-income geographies account for 16.1 percent of the CTs in the AA.

Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment rates for the AA were generally improving until the COVID-19 pandemic that began in March 2020. Unemployment rates for the AA have improved since the peak unemployment rates in April 2020 and are better than the 6.1 percent average for the state of Illinois but higher than the 3.9 percent national as of December 31, 2021.

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Kankakee County	4.6%	7.9%	5.3%	15.5%
Iroquois County	4.0%	6.1%	4.0%	10.7%
State of Illinois	4.0%	9.2%	6.1%	17.2%
National	3.6%	6.7%	3.9%	14.7%

Source: U.S. Department of Labor, Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of April 30, 2020.

According to Moody's Analytics, Kankakee's economic recovery is slower than average and behind the national jobs recovery. Both manufacturing and private services have stagnated. The declining unemployment rate is fueled by a weak labor force, rather than strong jobs growth. The metropolitan area is more reliant than most on exports, and susceptible to supply-chain constraints. Food processing and pharmaceutical manufacturing account for two-thirds of factory jobs. The growing world-wide demand for medical goods will provide some stability to the area. The logistics industry is a growing economic driver in the area, with enough transportation and warehousing to match regional peers. Rail freight providers offering a cheaper and more reliable alternative to the trucking industry has a positive impact on the area. Home construction has not experienced the building activity realized elsewhere. Declining population trends are a headwind to growth, but below-average costs of living and commuter access make Kankakee an option as a bedroom community for the Chicago area.

Primary industries in the AA include healthcare, manufacturing, agriculture, and retail trade. The largest employers are Riverside HealthCare (2900), CLS Behring (1800), Shapiro Developmental Center (1207), CIGNA Corp. (1200), and AMITA Health St. Mary's Hospital (1,069). Within the AA, 81.6 percent businesses are small business with gross annual revenues of \$1 million or less, 5.1 percent of businesses have gross annual revenues over \$1 million, and 13.3 percent of businesses did not report revenue information. The 1,063 businesses located in the low-income CTs represent 15.7 percent (1,063) of the total businesses in the AA, and the 988 businesses located in moderate-income CTs represent 14.6 percent.

Housing

According to the 2015 ACS Census, there are 48,051 housing units in the AA. Of these, 7,038 (14.6 percent) are in low-income CTs and 16,570 (3.7 percent) are in moderate-income CTs. Of the housing units in low-income CTs, 33.1 percent are owner-occupied, 47.1 percent are rentals, and 19.8 percent are vacant. Of the housing units in moderate-income CTs, 56.3 percent are owner-occupied, 34.7 percent are rentals, and 9.0 are percent vacant. The median monthly gross rent in the AA was \$818, with a \$721 median rent in low-income CTs and a \$786 median rent in moderate-income CTs. The median age of housing units in the AA is 51 years, while housing in low- and moderate-income CTs averaged 62 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for low- and moderate-income individuals.

Community Contact

As part of our evaluation, we considered input from community contacts from a local government entity serving Kankakee County and an economic development organization in Iroquois County. The contacts commented on the negative impact of the COVID-19 pandemic on small businesses, losses in jobs and population, and the severe impact of flooding on the northeast part of Iroquois County in recent years. Both contacts stressed the need for affordable housing in both counties, as well as small business financing, economic development for job creation, and support for organizations providing community services and affordable housing development.

Scope of Evaluation in Illinois

NBSA has one AA in the state of Illinois, and we completed a full-scope review of this AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

NBSA exhibits reasonable distribution of loans to geographies of different income levels in the State.

We reviewed summary reports and maps to analyze NBSA's home mortgage and business lending activity over the evaluation period and identify any gaps in the bank's geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The AA's low- and moderate-income CTs are primarily located in the city of Kankakee, over 15 miles away from both of the bank's offices. A lack of public transportation could make it difficult for borrowers from the low- and moderate-income geographies to reach the bank. Competition from larger banks for loans within the city of Kankakee is strong. NBSA only has a 2.7 percent deposit market share and 5.2 percent mortgage loan market share in the AA. Home loan originations were reported by 189 financial institutions in the AA in 2020.

Home Mortgage Loans

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

NBSA's overall geographic distribution of home mortgage loans within the AA is reasonable. While none of the home mortgage loans in our sample were originated or purchased in low-income CTs, the bank's percentage of loans in moderate-income CTs significantly exceeded both the percentage of the AA's owner-occupied housing units that are in moderate-income CTs and the percentage of aggregate lending that occurred in moderate-income CTs.

Small Loans to Businesses

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

NBSA's distribution of small loans to businesses in geographies of different income levels is reasonable. While the bank's percentage of small loans to businesses in low-income CTs is significantly below both the percentage of the AA's business that are located in low-income CTs and the percentage of aggregate lending that occurred in low-income CTs, its percentage of small loans to businesses in moderate-income CTs significantly exceeded both the percentage of the AA's business that are located in moderate-income CTs and the percentage of aggregate lending that occurred in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

NBSA exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank and considering performance context factors.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the NBSA's home mortgage loans.

NBSA's distribution of home mortgage loans to individuals of different income levels in its AA is reasonable. While the bank's percentage of loans originated or purchased to low-income borrowers was significantly below the percentage of AA families that are low-income, it was the same as the percentage of aggregate lending that occurred to low-income borrowers. However, the bank's percentage of loans originated or purchased to moderate-income borrowers was significantly below both the percentage of AA families that are moderate-income and the percentage of aggregate lending that occurred to moderate-income borrowers. In drawing our conclusions, we considered the exceptionally high poverty rate in the AA (which would make the cost of homeownership, including a down payment, homeowners insurance, real estate taxes, and maintenance/repairs a challenge for low- and moderate-income borrowers). We also considered the bank's branch locations and the strong competition from larger financial institutions in Kankakee.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of NBSA's small loans to businesses.

NBSA's distribution of loans to businesses of different sizes in its AA is excellent. The bank's percentage of loans originated or purchased to businesses with \$1 million or less in annual revenue exceeded both the percentage of AA businesses with \$1 million or less in annual revenue and the percentage of aggregate lending that occurred to businesses with \$1 million or less in annual revenue.

Responses to Complaints

NBSA did not receive any complaints regarding its CRA performance 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:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home mortgage and small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kankakee, IL MSA (#28100) and CTs #9501 and #9502 in Iroquois County.	Full scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS: National Bank of St. Anne	
Overall Bank:	Lending Test Rating
National Bank of St. Anne	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/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 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 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 of the area median income.

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.

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 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/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.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-2021	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	# of Bank Loans	\$(000s) Bank Loans	% of Bank Total	Overall Market (#)	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending		
St. Anne	40	3,163	100.0	4,505	7.7	0	3.1	12.2	22.5	10.7	47.8	37.5	44.4	32.3	40.0	41.8	0.0	0.0	0.0		

*Source: 2015 ACS Census, 01/01/2019 - 12/31/2021 bank data, 2020 HMDA aggregate data.
Note: Due to rounding, totals may not equal 100.0%.*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2019-2021	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	# of Bank Loans	\$(000s) Bank Loans	% of Bank Total	Overall Market (#)	% of AA Families	% of Bank Loans	% of Aggregate Lending	% of AA Families	% of Bank Loans	% of Aggregate Lending	% of AA Families	% of Bank Loans	% of Aggregate Lending	% of AA Families	% of Bank Loans	% of Aggregate Lending	% of AA Families	% of Bank Loans	% of Aggregate Lending		
St. Anne	40	3,163	100.0	4,505	21.9	7.5	7.5	17.5	7.5	17.7	20.3	7.5	21.7	40.2	77.5	35.0	0.0	0.0	18.0		

*Source: 2015 ACS Census, 01/01/2019 - 12/31/2021 bank data, 2020 HMDA aggregate data.
Note: 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																			2019-2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	# of Bank Loans	\$(000s) Bank Loans	% of Bank Total	Overall Market (#)	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending		
St. Anne	30	3,571	100.0	1,352	15.7	6.7	12.7	14.6	33.3	12.9	42.1	43.3	46.8	27.5	16.7	27.6	0.0	0.0	0.0		

Source: 2021 D&B data, 01/01/2019 - 12/31/2021 bank data, 2020 CRA Aggregate Data.
 Note: Due to rounding, totals may not equal 100.0%.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	# of Bank Loans	\$(000s) of Bank Loans	% of Total Bank Loans	Overall Market (#)	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of AA Businesses	% of Bank Loans		
St. Anne	30	3,571	100	1,352	81.6	63.3	28.1	5.1	36.7	13.3	0.0		

Source: 2021 D&B data, 01/01/2019 - 12/31/2021 bank data, 2020 CRA Aggregate Data.
 Note: Due to rounding, totals may not equal 100.0%.