



PUBLIC DISCLOSURE

January 5, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

MidAmerica National Bank
Charter Number: 13838

100 West Elm Street
Canton, Illinois 61520

Office of the Comptroller of the Currency

Peoria, Illinois 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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the state of Illinois.
 - The bank exhibits an excellent borrower distribution of loans by borrower income.
 - The bank exhibits a reasonable geographic distribution of loans by income category of the geography.
 - The bank originates a majority of its loans within its assessment areas (AAs).
 - The loan-to-deposit (LTD) ratio is reasonable.
- The Community Development (CD) Test rating is based on satisfactory performance in the state of Illinois.
 - The bank exhibits very poor responsiveness to community development needs through community development loans.
 - The bank exhibits excellent responsiveness to community development needs through community development investments.
 - The bank exhibits excellent responsiveness to community development needs through community development services.

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 75.1 percent for the twelve-quarter period between January 1, 2022, and December 31, 2024. Over the period, the bank's LTD ratio ranged between a low of 69.0 percent to a high of 78.9 percent.

The bank ranked second out of six similarly situated Federal Deposit Insurance Corporation (FDIC) insured institutions that compete with the bank for deposits in the AAs. The comparable institutions range in total asset size from \$85.1 million to \$660.6 million and reported quarterly average LTD ratios from 45.0 percent to 84.8 percent.

Lending in Assessment Area

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

The bank originated and purchased 72.0 percent of its total loans inside their AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	319	71.21	129	28.79	448	33,106	60.53	21,590	39.47	54,696
Small Business	25	83.33	5	16.67	30	2,041	69.46	897	30.54	2,938
Total	344	71.97	134	28.03	478	35,147	60.98	22,487	39.02	57,634

*Source: HMDA data and sample of business loans originated or purchased from 1/1/2022 to 12/31/2024.
Due to rounding, totals may not equal 100.0%*

Description of Institution

MidAmerica National Bank (MNB or bank) is an intrastate bank headquartered in Canton, Illinois with total assets of \$629.7 million as of December 31, 2024. MNB is wholly owned by MidAmerica National Bancshares, Inc., a one bank holding company headquartered in Canton, Illinois. The holding company does not negatively impact the bank's ability to meet the credit needs of the community.

The bank has one rating area, the state of Illinois, and two legal delineated AAs. The first AA is the Peoria, Illinois Metropolitan Statistical Area AA (Peoria MSA), with four branches and six interactive teller machines (ITMs), serving all of Marshall and Fulton counties. In the 2022 through 2023 period, Marshall and Fulton counties are part of the Peoria MSA. In 2024, only Marshall County is part of the Peoria MSA, and Fulton County is part of the Canton, IL Micropolitan Statistical Area (Canton Micro MSA). Both the Peoria MSA and the Canton Micro MSA are part of the Peoria-Canton Combined Statistical Area (Peoria CSA). For the purposes of this CRA PE and analysis in 2024, the Peoria CSA contains two separate AAs that are combined into one and evaluated at the CSA level. The second AA is the non-Metropolitan Statistical Area AA (Non-MSA), with two branches, one automated teller machine (ATM), and two ITMs, serving all of McDonough County.

The bank serves its customers through six branches spread across the AAs with one location being walk-up or drive-up only. Additionally, the bank serves its customer through one ATM and eight ITMs. All eight ITMs are deposit taking. The bank has four stand-alone ITMs. All branch locations have corresponding ITMs. All branches are open Monday through Friday with four of these branches offering services on Saturdays. Customers have additional banking access through the bank's website and mobile platforms.

The bank is primarily a commercial lender and offers traditional loan products for agricultural, residential, and consumer purposes in their AAs. Commercial loans represent the largest portion of the loan portfolio at \$245.8 million (54.7 percent of the total loan portfolio). Commercial loans are followed by agricultural at \$99.4 million, residential at \$61.7 million, and consumer at \$42.5 million, per call report data as of December 31, 2024.

MNB reported a net loans and leases to total assets ratio of 70.1 percent and a tier 1 leverage capital ratio of 9.9 percent as of December 31, 2024.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of the AA.

The previous CRA rating for MNB utilizing the Intermediate Small Bank criterion, was Satisfactory, as detailed in the Performance Evaluation dated November 21, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

During the evaluation period, census tracts (CTs) and MSA boundaries within the Peoria, Illinois MSA changed, due to Office of Management and Budget Bulletin No. 23-01, which resulted in the Lending Test evaluating loans originated or purchased between two analysis periods, January 1, 2022, through December 31, 2023, and January 1, 2024, through December 1, 2024.

Business loans were compared to 2020 U.S. Census Data, 2023 and 2024 Dunn and Bradstreet small business data, and 2023 aggregate data. Home mortgage loans were compared to the 2020 U.S. Census Data and to 2023 and 2024 HMDA aggregate data.

The primary loan product for the evaluation was determined to be business loans based on the dollar volume of lending in the evaluation period. Home mortgage loans are included in this evaluation as an additional primary product given the number of loans originated or purchased during the evaluation period. The bank originated or purchased 2,836 loans totaling \$176.6 million with business loans accounting for 39.4 percent by dollar volume and 15.1 percent by number of originations, per bank data. Mortgage lending accounted for 25.6 percent by dollar volume and 17.8 percent by number of originations. We evaluated business loans through a sample of small business loans originated or purchased between January 1, 2022, and December 31, 2024. We evaluated home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) originated or purchased between January 1, 2022, and December 31, 2024.

The Community Development Test evaluated eligible community development investments, loans, and services between January 1, 2022, and December 31, 2024.

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 MSA, multistate metropolitan statistical area (MMSA), or 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

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. 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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable performance.
- The borrower distribution reflects excellent performance.
- The bank exhibits adequate responsiveness to community development needs in its AAs.

Description of Institution's Operations in Illinois

The bank has two legal AAs in the state of Illinois, the Peoria MSA (referred to as the Peoria CSA in the 2024 period) and the Non-MSA. The Peoria MSA/CSA includes all of Fulton and Marshall counties. The Non-MSA includes all of McDonough County. Refer to Appendix A, Scope of Examination, for a list of AAs.

The bank serves its customers through six branches spread across the AAs with one location being walk-up or drive-up only. Additionally, the bank serves its customer through one ATM and eight ITMs. All eight ITMs are deposit taking. All branches are open Monday through Friday with four of these branches offering services on Saturdays. The bank has four stand-alone ITMs. All branch locations have corresponding ITMs. Customers have additional banking access through the bank's website and mobile platforms.

Competition for deposits is moderate among financial institutions. In the Peoria CSA, the bank held a deposit market share position of 30.64 percent, with \$420.5 million in deposits per FDIC data as of June 30, 2024. The bank ranked first out of 19 FDIC insured financial institutions competing for the area's \$1.4 billion in deposits, as of June 30, 2024. In the Non-MSA, the bank held a deposit market share position of 18.10 percent, with \$155.3 million in deposits. The bank ranked second out of nine FDIC insured financial institutions competing for the area's \$858.3 million in deposits, as of June 30, 2024.

Major employment sectors in the AAs include health care, manufacturing, retail trade, and educational services. Unemployment rates have remained stable across the assessment areas during the evaluation period, with all three counties experiencing the highest unemployment rates in 2023. According to the U.S. Bureau of Labor Statistics, the annual unemployment rate (AUR) in the state of Illinois was 4.6 percent in 2022, which then increased to 5.0 percent in 2024. Unemployment rates for one out of three

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

counties in the AAs compared favorably to the state of Illinois unemployment rate for 2022 and 2023. In 2024, all three counties in the AAs compared favorably to the state of Illinois unemployment rate.

	2022 AUR	2023 AUR	2024 AUR
State of Illinois	4.6	4.5	5.0
Fulton County	4.9	5.2	4.9
Marshall County	4.8	5.2	4.8
McDonough County	4.0	4.3	4.4

Source: U.S. Bureau of Labor Statistics

In the 2022 through 2023 period, the Peoria MSA contained no low-income CTs and four moderate-income CTs. In 2024, the Peoria CSA contained no low-income CT, and two moderate-income CTs became middle-income CTs. The Non-MSA has no low-income census tracts, one moderate-income CT, and one unclassified CT. In addition, the Non-MSA, composed of McDonough County, includes five middle-income CTs that are designated as distressed due to high poverty rates in 2024.

Based on information in the demographic table below, in 2023, low-income families in the Peoria MSA earned less than \$45,250 and moderate-income families earned less than \$72,400. One method used to determine housing affordability assumes a minimum monthly principal and interest payment of not more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,131 for low-income borrowers and \$1,810 for moderate-income borrowers. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MSA median housing value would be \$494. Most low and moderate-income borrowers in the AA would be able to afford a mortgage.

Based on information in the demographic table below, in 2023, low-income families in the Non-MSA earned less than \$41,150 and moderate-income families earned less than \$65,840. When using the same housing affordability model as above, the maximum monthly mortgage payment comes to \$1,029 for low-income borrowers and \$1,646 for moderate-income borrowers. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would be \$455. Most low and moderate-income borrowers in the AA would be able to afford a mortgage.

We relied on information from one community contact interview from the Non-MSA and two community contacts from the Peoria MSA/CSA to understand area needs and opportunities of the assessment area. The contacts represented organizations primarily focused on economic development, financial education, and small business development. The contacts noted the economic condition as stable although sensitive to fluctuations as it is rooted in the agricultural economy. The contacts noted low levels of affordable housing as a concern for the area. Contacts in the Peoria MSA/CSA noted needs in lowering barriers to housing. First time home buyer programs, down payment assistance programs, or other programs that would assist low- and moderate-income (LMI) persons in homeownership are opportunities that could benefit the community. All contacts noted that financial education and support for small businesses continue to be needs in the community. The contacts commented that while local area banks aid the AAs, assistance gaps are apparent in flexible credit underwriting, small business lending, and down payment assistance. The contacts had no negative perceptions of MNB.

Peoria MSA (2022-2023)

Assessment Area - Peoria, Illinois MSA AA						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.00	23.53	70.59	5.88	0.00
Population by Geography	45,351	0.00	29.71	63.06	7.23	0.00
Housing Units by Geography	22,259	0.00	28.36	64.18	7.46	0.00
Owner-Occupied Housing by Geography	15,060	0.00	27.29	64.46	8.25	0.00
Occupied Rental Units by Geography	3,934	0.00	34.52	58.57	6.91	0.00
Vacant Units by Geography	3,265	0.00	25.88	69.65	4.47	0.00
Businesses by Geography	1,119	0.00	21.18	72.39	6.43	0.00
Farms by Geography	174	0.00	17.82	80.46	1.72	0.00
Family Distribution by Income Level	11,806	23.00	22.31	20.41	34.28	0.00
Household Distribution by Income Level	18,994	27.59	17.36	19.05	36.01	0.00
Unemployment rate (%)	6.21	0.00	6.63	5.74	8.70	0.00
Households Below Poverty Level (%)	13.38	0.00	15.36	12.73	11.43	0.00
Median Family Income (37900 - Peoria, IL MSA)		\$77,873		Median Housing Value		\$92,000
Median Family Income (37900 - Peoria, IL MSA) for 2023		\$90,500		Median Gross Rent		\$682
				Families Below Poverty Level		9.70
FFIEC File - 2020 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						

Peoria CSA (2024)

Assessment Area - Peoria, Illinois CSA AA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.00	11.76	64.71	23.53	0.00
Population by Geography	45,351	0.00	14.88	60.14	24.98	0.00
Housing Units by Geography	22,259	0.00	12.43	62.16	25.41	0.00
Owner-Occupied Housing by Geography	15,060	0.00	11.88	60.72	27.40	0.00
Occupied Rental Units by Geography	3,934	0.00	13.88	66.45	19.67	0.00
Vacant Units by Geography	3,265	0.00	13.20	63.61	23.19	0.00
Businesses by Geography	1,101	0.00	12.62	65.67	21.71	0.00
Farms by Geography	178	0.00	8.99	71.91	19.10	0.00
Family Distribution by Income Level	11,806	20.19	19.30	21.43	39.08	0.00
Household Distribution by Income Level	18,994	25.22	15.66	19.07	40.04	0.00
Unemployment rate (%)	6.21	0.00	6.55	5.40	7.93	0.00
Households Below Poverty Level (%)	13.38	0.00	16.79	13.65	11.12	0.00
Median Family Income (37900 - Peoria, IL MSA)		\$78,239		Median Housing Value		\$92,000
Median Family Income (Non-MSAs - IL)		\$67,835		Median Gross Rent		\$682
Median Family Income (37900 - Peoria, IL MSA) for 2024		\$94,700		Families Below Poverty Level		9.70
Median Family Income (Non-MSAs - IL) for 2024		\$82,800				
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						

Non-MSA (2022-2023)

Assessment Area - Non-MSA AA						
2022 - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.00	9.09	45.45	36.36	9.09
Population by Geography	27,238	0.00	7.87	45.77	38.86	7.50
Housing Units by Geography	14,392	0.00	9.42	46.07	44.20	0.31
Owner-Occupied Housing by Geography	7,323	0.00	7.69	55.67	36.64	0.00
Occupied Rental Units by Geography	4,250	0.00	9.76	34.26	55.51	0.47
Vacant Units by Geography	2,819	0.00	13.41	38.91	46.79	0.89
Businesses by Geography	776	0.00	8.89	46.65	43.94	0.52
Farms by Geography	113	0.00	3.54	73.45	23.01	0.00
Family Distribution by Income Level	5,755	22.19	16.84	20.02	40.96	0.00
Household Distribution by Income Level	11,573	34.46	14.92	15.40	35.22	0.00
Unemployment rate (%)	9.14	0.00	5.42	4.89	11.79	29.15
Households Below Poverty Level (%)	22.35	0.00	14.01	19.30	27.11	70.00
Median Family Income (Non-MSAs - IL)		\$68,958			Median Housing Value	\$84,800
Median Family Income (Non-MSAs - IL) for 2023		\$82,300			Median Gross Rent	\$696
					Families Below Poverty Level	9.42

FFIEC File - 2020 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

Non-MSA (2024)

Assessment Area - Non-MSA AA						
2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.00	9.09	45.45	36.36	9.09
Population by Geography	27,238	0.00	7.87	45.77	38.86	7.50
Housing Units by Geography	14,392	0.00	9.42	46.07	44.20	0.31
Owner-Occupied Housing by Geography	7,323	0.00	7.69	55.67	36.64	0.00
Occupied Rental Units by Geography	4,250	0.00	9.76	34.26	55.51	0.47
Vacant Units by Geography	2,819	0.00	13.41	38.91	46.79	0.89
Businesses by Geography	759	0.00	9.35	47.56	42.82	0.26
Farms by Geography	115	0.00	2.61	75.65	21.74	0.00
Family Distribution by Income Level	5,755	21.82	16.47	20.02	41.69	0.00
Household Distribution by Income Level	11,573	33.76	14.99	15.34	35.91	0.00
Unemployment rate (%)	9.14	0.00	5.42	4.89	11.79	29.15
Households Below Poverty Level (%)	22.35	0.00	14.01	19.30	27.11	70.00
Median Family Income (Non-MSAs - IL)		\$67,835			Median Housing Value	\$84,800
Median Family Income (Non-MSAs - IL) for 2024		\$82,800			Median Gross Rent	\$696
					Families Below Poverty Level	9.42

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

The Peoria MSA, referred to as Peoria CSA in 2024, and the Non-MSA received full-scope reviews. The Peoria MSA/CSA received more consideration as a majority of the bank's deposits, 73.0 percent, are from the Peoria MSA/CSA. Refer to Appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

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

Conclusions Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table 7 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans is reasonable.

2022-23:

Peoria MSA

The distribution of home mortgage loans is reasonable.

The proportion of lending in moderate-income geographies exceeded the aggregate distribution of all reporting lenders and was near to the percent of owner-occupied housing units.

Non-MSA

The distribution of home mortgage loans is reasonable.

The proportion of lending in moderate-income geographies exceeded the percent of owner-occupied housing units and was near to the aggregate distribution of all reporting lenders.

2024:

Peoria CSA

The distribution of home mortgage loans is reasonable.

The proportion of lending in moderate-income geographies was near to the aggregate distribution of all reporting lenders and was below the percent of owner-occupied housing units.

Non-MSA

The distribution of home mortgage loans is very poor.

There was no lending in moderate-income geographies.

Small Loans to Businesses

Refer to Table 9 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses. In the Non-MSA in 2024, only 16 loans could be identified in the AAs.

The distribution of small loans to businesses is excellent.

2022-23:

Peoria MSA

The distribution of small loans to businesses is excellent.

The proportion of lending in moderate-income geographies exceeded both the percent of businesses and the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of small loans to businesses is excellent.

The proportion of lending in moderate-income geographies exceeded both the percent of businesses and the aggregate distribution of all reporting lenders.

2024:

Peoria CSA

The distribution of small loans to businesses is excellent.

The proportion of lending in moderate-income geographies exceeded both the percent of businesses and the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of small loans to businesses is excellent.

The proportion of lending in moderate-income geographies exceeded both the percent of businesses and the aggregate distribution of all reporting lenders.

Lending Gap Analysis

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 and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans is reasonable.

2022-23:**Peoria MSA**

The distribution of home mortgage loans is reasonable.

The proportion of lending to low-income borrowers was near to both the percent of low-income families and the aggregate distribution of all reporting lenders. The proportion of lending to moderate-income borrowers is near to the percent of moderate-income families and below the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of home mortgage loans is reasonable.

The proportion of lending to low-income borrowers was below the percent of low-income families and near the aggregate distribution of all reporting lenders. The proportion of lending to moderate-income borrowers exceeded the percent of moderate-income families and was near the aggregate distribution of all reporting lenders.

2024:**Peoria CSA**

The distribution of home mortgage loans is excellent.

The proportion of lending to low-income borrowers exceeded both the percent of low-income families and the aggregate distribution of all reporting lenders. The proportion of lending to moderate-income borrowers was near to the percent of moderate-income families and below the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of home mortgage loans is reasonable.

There was no lending to low-income borrowers. The proportion of lending to moderate-income borrowers exceeded the percent of moderate-income families and near to the aggregate distribution of all reporting lenders.

Small Loans to Businesses

Refer to Table 10 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 businesses. In the Non-MSA in 2024, only 16 loans could be identified in the AAs.

The distribution of small loans to businesses is excellent.

2022-23:

Peoria MSA

The distribution of small loans to businesses is reasonable.

The proportion of lending to businesses with revenues \$1 million or less than was near to the percent of business and exceeded the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of small loans to businesses is excellent.

The proportion of lending to businesses with revenues \$1 million or less than exceeded both the percent of business and the aggregate distribution of all reporting lenders.

2024:

Peoria CSA

The distribution of small loans to businesses is excellent.

The proportion of lending to businesses with revenues \$1 million or less than exceeded both the percent of business and the aggregate distribution of all reporting lenders.

Non-MSA

The distribution of small loans to businesses is excellent.

The proportion of lending to businesses with revenues \$1 million or less than exceeded both the percent of business and the aggregate distribution of all reporting lenders.

Responses to Complaints

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

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Illinois is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited adequate responsiveness to community development needs in the state through qualified investments and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Non-MSA	-	-	-	-
Peoria MSA/CSA	-	-	-	-
Total	-	-	-	-

MNB's CD lending performance represents very poor responsiveness in the full-scope review areas. MNB did not originate any eligible CD loans during the review period.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Non-MSA	-	-	4	10	4	23.5	10	0.2	-	-
Peoria MSA/CSA	-	-	12	4,763	12	70.6	4,763	99.8	-	-
Broader Statewide	-	-	1	1	1	5.9	1	0.0	-	-
Total	-	-	17	4,774	17	100.0	4,774	100.0	-	-

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investment, including prior period investments that remain outstanding as of the end of evaluation period.

MNB's CD investment performance represents excellent responsiveness to the needs of its AAs.

The Peoria MSA/CSA CD investment activity represents excellent responsiveness. The Peoria MSA/CSA investments include one qualifying investment totaling \$4.75 million and 12 cash donations totaling \$10 thousand. CD investments in the Peoria MSA/CSA represent 9.27 percent of allocated tier 1 capital based on deposit allocation by the AAs as of December 1, 2024.

Notable CD investment and donations in the Peoria MSA/CSA include:

- A \$4.75 million investment to fund the renovation of a 100-unit elderly apartment community, of which all 100 units are subsidized with the Project-Based Section 8 Housing Assistance Payment contracts.
- Two cash donations totaling \$2.5 thousand benefiting an organization that provides crisis services to LMI persons.

The Non-MSA CD investment activity represents poor responsiveness. The Non-MSA investments include four cash donations totaling \$10 thousand. CD investment activity in the Non-MSA represents 0.05 percent of allocated tier 1 capital based on deposit allocation by the AAs as of December 1, 2024.

Notable CD donations in the Non-MSA include:

- Two cash donations totaling \$5 thousand benefiting an organization that provides health and hygiene services to LMI children.
- One cash donation totaling \$3 thousand benefiting an organization that provides art education to LMI children.

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

MNB also provided one donation of \$800 to an organization outside of the AAs in the state of Illinois. This regional donation is considered in context and received positive consideration in the overall CD investment rating.

Extent to Which the Bank Provides Community Development Services

MNB's CD service performance represents excellent responsiveness in both the Peoria MSA/CSA and in the Non-MSA.

Bank employees engaged in seven qualifying activities supporting community service organizations with a total of 954 hours served.

The Peoria MSA/CSA included five qualified service activities, with three employees serving in leadership capacities. Service hours total 534 hours, with 384 of those hours in leadership positions. Notable leadership positions include:

- A bank employee served as the President of an organization that supports local programs that provide clothing, food, and housing for LMI children.
- A bank employee served as the Treasurer for an organization that provides affordable child-care services for LMI persons.
- A bank employee served as the President of an organization that provides resources to LMI persons who are victims of violence or abuse.

The Non-MSA included two qualifying service activities, both of which were in leadership positions. Service hours total 420 hours. Leadership positions include:

- A bank employee served as the Treasurer of an organization that provides health, financial, and educational support to LMI children.
- A bank employee served as a Chairperson and Assistant Treasurer of an organization that supports local food pantries and provide financial assistance to LMI children.

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 MSA and Non-MSA 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:	January 1, 2022 – December 31, 2024	
Bank Products Reviewed:	Home mortgage, small business Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Peoria MSA/CSA	Full-scope	Fulton and Marshall Counties
Non-MSA	Full-scope	McDonough County

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
MidAmerica National Bank	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
Illinois	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal consideration in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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/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.

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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares 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 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 AA.
- Table 10. 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2022 - 2023

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Non-MSA	56	6,182	25.45	783	--	--	--	7.69	8.93	10.22	55.67	32.14	38.06	36.64	58.93	51.34	--	0.00	0.38
Peoria MSA	164	16,929	74.55	1,824	--	--	--	27.29	26.83	24.56	64.46	60.98	65.41	8.25	12.20	10.03	--	0.00	--
Total	220	23,111	100.00	2,607	--	--	--	20.88	22.27	20.25	61.59	53.64	57.19	17.54	24.09	22.44	--	0.00	0.12

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Non-MSA	16	1,376	16.16	338	--	--	--	7.69	0.00	9.17	55.67	25.00	43.49	36.64	75.00	47.34	--	0.00	--
Peoria CSA	83	8,619	83.84	897	--	--	--	11.88	6.02	8.03	60.72	49.40	64.99	27.40	44.58	26.98	--	0.00	--
Total	99	9,995	100.00	1,235	--	--	--	10.51	5.05	8.34	59.07	45.45	59.11	30.42	49.49	32.55	--	0.00	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2023

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Non-MSA	56	6,182	25.45	783	22.19	12.50	12.77	16.84	23.21	24.27	20.02	26.79	20.18	40.96	33.93	25.03	--	3.57	17.75
Peoria MSA	164	16,929	74.55	1,824	23.00	21.95	24.07	22.31	17.07	27.41	20.41	27.44	19.02	34.28	22.56	16.89	--	10.98	12.61
Total	220	23,111	100.00	2,607	22.73	19.55	20.68	20.52	18.64	26.47	20.28	27.27	19.37	36.47	25.45	19.33	--	9.09	14.15

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Non-MSA	16	1,376	16.16	338	21.82	0.00	10.36	16.47	25.00	26.92	20.02	25.00	18.64	41.69	43.75	27.22	--	6.25	16.86
Peoria CSA	83	8,619	83.84	897	20.19	24.10	15.83	19.30	16.87	25.64	21.43	19.28	19.18	39.08	31.33	22.63	--	8.43	16.72
Total	99	9,995	100.00	1,235	20.73	20.20	14.33	18.37	18.18	25.99	20.97	20.20	19.03	39.94	33.33	23.89	--	8.08	16.76

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Non-MSA	22	1,477	40.74	538	--	--	--	8.89	22.73	10.22	46.65	27.27	46.28	43.94	50.00	43.49
Peoria MSA	32	2,513	59.25	690	--	--	--	21.18	34.38	16.96	72.39	53.13	77.39	6.43	12.50	5.65
Total	54	3,990	100.00	1,228	--	--	--	16.15	29.63	14.01	61.85	42.59	63.76	21.79	27.78	22.23

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Non-MSA	16	1,568	37.21	538	--	--	--	9.35	12.50	10.22	47.56	43.75	46.28	42.82	43.75	43.49	0.26	0.00	--
Peoria CSA	27	1,983	62.79	690	--	--	--	12.62	22.22	16.96	65.67	29.63	77.39	21.71	48.15	5.65	--	0.00	--
Total	43	3,551	100.00	1,228	--	--	--	11.29	18.60	14.01	58.28	34.88	63.76	30.32	46.51	22.23	0.11	0.00	--

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA	22	1,477	40.74	538	75.77	95.45	56.69	4.51	4.55	19.72	0.00
Peoria MSA	32	2,513	59.25	690	76.76	68.75	54.64	4.83	31.25	18.41	0.00
Total	54	3,990	100.00	1,228	76.36	79.63	55.54	4.70	20.37	18.94	0.00

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA	16	1,568	37.21	538	76.28	93.75	56.69	4.22	6.25	19.50	0.00
Peoria CSA	27	1,983	62.79	690	76.84	85.19	54.64	4.63	14.81	18.53	0.00
Total	43	3,551	100.00	1,228	76.61	88.37	55.54	4.46	11.63	18.92	0.00

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%