



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

May 18, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers and Merchants National Bank of Nashville
Charter Number: 8221

120 W. St. Louis Street
Nashville, IL 62263

Office of the Comptroller of the Currency

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

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The Lending Test rating is based on The Farmers and Merchants National Bank of Nashville (F&M or bank) performance in the state of Illinois. The major factors that support this rating include:

- F&M's average loan-to-deposit ratio (LTD) was reasonable.
- A majority of loans were made inside the assessment areas (AA).
- The distribution of loans to borrowers of different income levels was reasonable.
- F&M did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment areas, the bank's LTD ratio was reasonable. The average LTD ratio over the last 13 quarters was 65.2 percent. Over this period, the LTD ratio ranged from a low of 53.2 to a high of 77 percent.

To assess the bank's performance, we analyzed the LTD ratio of comparable institutions. We used a peer group of five institutions of comparable asset size, location, and lending opportunity. Over the evaluation period, the average LTD for the comparable institutions was 63.4 percent. F&M ranked fourth out of six when comparing average LTD. See table below for further detail.

Institution	Total Assets \$(000s) as of December 31, 2024	Average Quarterly LTD Ratio
First Federal Savings Bank of Mascoutah, Illinois	\$193,098	87.5%
Bank of O'Fallon	\$353,228	82.5%
Nashville Savings Bank	\$97,670	70.2%
The Farmers and Merchants National Bank of Nashville	\$259,930	65.2%
The Old Exchange National Bank of Okawville	\$86,199	41.0%
The First National Bank of Okawville	\$67,279	35.9%
<i>Source: Quarterly FFIEC Call Reports 01/01/2022 – 12/31/2024</i>		

Lending in Assessment Area

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

The bank originated and purchased 54 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	107	51.94	99	48.06	206	17,962	50.25	17,783	49.75	35,745
Small Farm	15	75.00	5	25.00	20	4,635	95.23	232	4.77	4,867
Total	122	54.00	104	46.00	226	22,597	53.64	18,015	44.36	40,612
Source: 01/01/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

F&M is an intrastate financial institution headquartered in Nashville, Illinois. F&M is wholly owned by Farmers and Merchants Bancshares, Inc., a one-bank holding company, also headquartered in Nashville, Illinois. F&M operates seven full-service branches in addition to the main bank's location, and nine automated teller machines (ATM), seven of which take deposits. Since the last examination the bank has not closed any branch locations but opened one branch in O'Fallon, Illinois on January 25, 2022. There have been no major changes in F&M's corporate structure, including merger or acquisitions activities.

As of December 31, 2024, F&M has total assets of \$260 million, total deposits of \$238 million, and common equity tier 1 capital of \$30 million or 15.2 percent of total risk-weighted assets. F&M's total loans and leases were \$176 million or 68 percent of total assets.

F&M offers a full range of loan and deposits services. Deposit services include a variety of checking, savings, and money market products for consumers and commercial customers. The bank offers certificates of deposit, individual retirement account savings, and health savings accounts. Some loan products offered include home mortgage loans, home equity lines of credit, personal, and vehicle loans. F&M also offers agricultural operating, equipment, and real estate loans, as well as small business lines. The bank participates in flexible loan product programs such as Farmer Mac, Farmer Service Agency, Rural Developmental, Veterans Affairs, and the State of Illinois Agricultural Investment. F&M offers additional services including mobile banking, remote deposit capture, wire transfers, direct deposit, and safety deposit boxes.

For CRA purposes, F&M has designated two AAs: Illinois non-MSA; all of Washington County, Illinois encompassing four census tracts (CT) and St. Louis MSA: the northeastern portion of St. Clair County, Illinois encompassing 14 CTs. Each AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) geographies. The two AAs include the main bank, seven branches, and nine ATMs. There are CTs in either AA.

F&M received an overall "Satisfactory" on their last CRA evaluation dated December 13, 2021. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of evaluation includes an assessment of F&M under the small bank performance criteria, which consists of the lending test. This test evaluates the bank's record of meeting the credit needs of its assessment areas through lending activities. The evaluation period for the lending test is January 1, 2022 through December 31, 2024.

Based on our review of all loans originated and purchased from January 1, 2022 to December 31, 2024, we determined the bank's primary loan products for the Illinois non-MSA to be small farm loans and the St. Louis MSA to be home mortgage loans.

Selection of Areas for Full-Scope Review

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

Ratings

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

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- F&M's average LTD is reasonable.
- A majority of loans were made inside the AAs.
- The distribution of loans to borrowers of different income levels is reasonable.
- F&M did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

F&M has two AAs located in Illinois: Illinois non-MSA and St. Louis MSA.

Illinois non-MSA

The Illinois non-MSA includes the entirety of Washington County. The AA includes four CTs that consist of two middle-income CTs, two upper-income CTs, and no LMI CTs. Within the Illinois non-MSA, F&M operates its main branch in Nashville and one branch in each of the following towns: Hoyleton, Ashley and Du Bois. Each branch and the main office have a deposit taking ATM.

Competition

F&M reported \$205.4 million in deposits in the Illinois non-MSA, representing 90.6 percent of the bank's total deposits as of June 30, 2024. According to the Federal Deposit Insurance Corporation (FDIC) market share information, F&M ranked first in deposit market share in the AA with 36.2 percent. The AA has a total of eight FDIC-insured deposit-taking institutions operating 13 branches. Nashville Savings Bank came in as the second highest with 15.3 percent of the market, and The Old Exchange National Bank of Okawville comes in third at 12.5 percent.

Demographics

The following table provides a summary of the demographics, including housing and farm information, for the Illinois non-MSA AA.

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.

Assessment Area - IL non-MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.00	0.00	50.00	50.00	0.00
Population by Geography	13,761	0.00	0.00	44.76	55.24	0.00
Housing Units by Geography	6,653	0.00	0.00	43.14	56.86	0.00
Owner-Occupied Housing by Geography	4,747	0.00	0.00	42.11	57.89	0.00
Occupied Rental Units by Geography	1,273	0.00	0.00	54.75	45.25	0.00
Vacant Units by Geography	633	0.00	0.00	27.49	72.51	0.00
Businesses by Geography	450	0.00	0.00	56.44	43.56	0.00
Farms by Geography	113	0.00	0.00	29.20	70.80	0.00
Family Distribution by Income Level	4,084	13.12	13.66	20.84	52.38	0.00
Household Distribution by Income Level	6,020	17.74	15.08	15.71	51.46	0.00
Unemployment rate (%)	5.24	0.00	0.00	5.98	4.69	0.00
Households Below Poverty Level (%)	8.52	0.00	0.00	9.87	7.43	0.00
Median Family Income (Non-MSAs - IL)		\$67,835	Median Housing Value			\$123,650
Median Family Income (Non-MSAs - IL) for 2024		\$82,800	Median Gross Rent			\$716
			Families Below Poverty Level			4.38
FFIEC File - 2020 Census						
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						

According to the 2020 & 2024 Census data, there were 4,084 families in the AA. Approximately 535 (13.1 percent) of those families were low-income families, 560 (13.7 percent) were moderate-income families, 849 (20.8 percent) were middle-income families, and 2,140 (52.4 percent) were upper-income families. The percentage of families living below the poverty level was 4.4 percent.

There were 113 farms in the AA. Approximately 33 (29.2 percent) were in middle-income CTs, 80 (70.8 percent) were in upper-income CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor and Statics Data, the unemployment rate in Washington County slightly increased in 2023 and remained steady in 2024. The unemployment rates for Washington County were at or below the national average, and the state of Illinois was above the national average throughout the entire evaluation period.

Annual Unemployment Rates - Illinois non-MSA			
Area	2022	2023	2024
Washington County	3.3%	3.6%	3.6%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%
Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.			

Community Contact

We reached out to a community contact during our examination. The contact stated that the area's economic conditions are pretty similar to the nation as a whole due to inflation and high gas prices, but unemployment remains pretty low. The condition of the housing stock is improving some as interest rates

are rising, cooling off the demand. The primary credit needs to the community include auto and home loans.

St. Louis MSA

The St. Louis MSA includes a northeast portion of St. Clair County. The AA includes 14 CTs that consist of seven middle-income CTs, seven upper-income CTs, and no LMI CTs. Within the St. Louis MSA, F&M operates three branches, one in each of the following towns: Mascoutah, Lebanon, and O'Fallon. Each branch has a deposit taking ATM.

Competition

F&M reported \$21.2 million in deposits in the Illinois non-MSA, representing 9.4 percent of the bank's total deposits as of June 30, 2024. According to the FDIC market share information, F&M ranked 25th in deposit market shares in the AA with 0.39 percent. The AA has a total of 26 FDIC-insured deposit taking institutions operating 69 branches. Institutions with the highest deposit market share include Regions Bank with 15.6 percent, Bank of America, N.A. with 8.1 percent, and Associate Bank, N.A. with 7.7 percent.

Demographics

The following table provides a summary of the demographics, including housing and farm information, for the St. Louis MSA AA.

Assessment Area - St. Louis MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.00	0.00	50.00	50.00	0.00
Population by Geography	60,664	0.00	0.00	55.88	44.12	0.00
Housing Units by Geography	23,481	0.00	0.00	56.89	43.11	0.00
Owner-Occupied Housing by Geography	15,409	0.00	0.00	49.09	50.91	0.00
Occupied Rental Units by Geography	6,266	0.00	0.00	74.10	25.90	0.00
Vacant Units by Geography	1,806	0.00	0.00	63.79	36.21	0.00
Businesses by Geography	1,530	0.00	0.00	62.16	37.84	0.00
Farms by Geography	85	0.00	0.00	57.65	42.35	0.00
Family Distribution by Income Level	15,940	14.18	15.50	21.34	48.98	0.00
Household Distribution by Income Level	21,675	15.29	14.51	17.57	52.63	0.00
Unemployment rate (%)	3.33	0.00	0.00	4.04	2.38	0.00
Households Below Poverty Level (%)	6.18	0.00	0.00	6.78	5.41	0.00
Median Family Income (41180 - St. Louis, MO-IL MSA)		\$84,758		Median Housing Value		\$176,850
Median Family Income (41180 - St. Louis, MO-IL MSA) for 2024		\$103,200		Median Gross Rent		\$1,066
			Families Below Poverty Level			3.89
FFIEC File - 2020 Census						
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						

According to the 2020 and 2024 Census data, there were 15,940 families in the AA. Approximately 2,263 (14.2 percent) were in low-income families, 2,471 (15.5 percent) were moderate-income families, 3,395 (21.3 percent) were middle-income families, and 7,811 (49 percent) were upper-income families. The percentage of families living below the poverty level was 3.9 percent.

Housing Characteristic and Home Affordability

The 2020 and 2024 Census data reported 23,481 total housing units in the AA. Of these housing units, 15,409 (65.6 percent) were owner occupied, 6,266 (26.7 percent) were occupied rental units, and 1,806 (7.7 percent) were vacant. The median housing value for St. Louis MSA was \$176,850.

Employment Factors and Economic Condition

According to the Bureau of Labor and Statistic Data, the unemployment rate in St. Clair County slightly increased in 2023 and remained steady in 2024. The unemployment rates for St. Clair County and the state of Illinois were well above the national average throughout the entire evaluation period.

Annual Unemployment Rates - St. Louis MSA			
Area	2022	2023	2024
St. Clair County	4.5%	4.7%	4.7%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%
<i>Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.</i>			

Community Contact

We reached out to a community contact during our examination. The contact stated a big challenge to increasing homeownership is the need to educate people who are moving from renting into homeownership regarding how to be a successful homeowner and said that this is an opportunity for banks to get involved.

Scope of Evaluation in Illinois

We performed a full scope review of the Illinois non-MSA and St. Louis MSA.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Illinois non-MSA and St. Louis MSA was reasonable

Distribution of Loans by Income Level of the Geography

Given the bank's AA did not include any LMI CTs during the evaluation period, a geographic distribution or lending gap analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms 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.

St. Louis MSA

The borrower distribution of home mortgage loans was reasonable. The proportion of the bank's home mortgage loans to low-income borrowers was below the percentage of low-income families but was well above the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers was above the percentage of moderate-income families and in line with the aggregate industry distribution of home mortgage loans to those borrowers.

Small Loans to Farms

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Illinois non-MSA

The borrower distribution of small loans to farms was reasonable. The portion of the bank's loans to farms with revenues of less than \$1 million was below the percentage of farms but well above the aggregate industry distribution of loans to small farms.

Responses to Complaints

No CRA-related complaints have been received by the bank or the OCC since the prior CRA evaluation.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2022 – 12/31/2024	
Bank Products Reviewed:	Home mortgage and small farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Illinois non-MSA	Full scope	Washington County. CTs 9501, 9502, 9503, and 9504
St. Louis MSA	Full scope	Northeast St. Clair County. CTs 5038, 5039.03, 5039.05, 5039.07, 5039.08, 5043.51, 5043.52, 5043.53, 5043.54, 5043.55, 5043.56, 5043.57, 5043.58, and 5043.59

Appendix B: Summary of MMSA and State Ratings

RATINGS: The Farmers and Merchants National Bank of Nashville	
Overall Bank:	Lending Test Rating
The Farmers and Merchants National Bank of Nashville	Satisfactory
MMSA or State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

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

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income is 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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: (1) the percentage distribution of farms with revenues of greater than \$1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 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
IL non-MSA	89	11,940	83.18	727	--	--	--	--	--	--	42.11	60.67	47.87	57.89	39.33	52.13	--	--	--
St. Louis MSA	18	6,022	16.82	5,600	--	--	--	--	--	--	49.09	77.78	53.32	50.91	22.22	46.68	--	--	--
Total	107	17,962	100.00	6,327	--	--	--	--	--	--	47.44	63.55	52.69	52.56	36.45	47.31	--	--	--
Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 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 - 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
IL non-MSA	89	11,940	83.18	727	13.12	6.74	8.39	13.66	16.85	18.43	20.84	24.72	24.07	52.38	51.69	36.18	--	--	12.93
St. Louis MSA	18	6,022	16.82	5,600	14.18	11.11	5.11	15.50	--	15.38	21.34	5.56	21.82	48.98	27.78	35.30	--	55.56	22.39
Total	107	17,962	100.00	6,327	13.96	7.48	5.48	15.13	14.02	15.73	21.24	21.50	22.08	49.67	47.66	35.40	--	9.35	21.31
Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
IL non-MSA	20	4,967	100.00	162	--	--	--	--	--	--	29.20	30.00	50.00	70.80	70.00	50.00	--	--	--
St. Louis MSA	0	0	0	58	--	--	--	--	--	--	57.65	--	63.79	42.35	--	36.21	--	--	--
Total	20	4,967	100.00	220	--	--	--	--	--	--	41.41	30.00	53.64	58.59	70.00	46.36	--	--	--
Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2022 - 2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
IL non-MSA	20	4,967	100.00	162	97.35	85.00	51.23	1.77	15.00	0.88	--
St. Louis MSA	0	0	0	58	95.29	--	63.79	1.18	--	3.53	--
Total	20	4,967	100.00	220	96.46	85.00	54.55	1.52	15.00	2.02	--
Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											