SMALL BANK

PUBLIC DISCLOSURE

April 13, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The First National Bank of Litchfield
Charter Number: 3962

324 North State Steet
Litchfield, IL 62056

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.

Contents

Overall CRA Rating

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

The Lending Test is rated: Outstanding.

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

- The First National Bank of Litchfield's quarterly average loan-to-deposit (LTD) was more than reasonable.
- A substantial majority of loans were made inside the assessment area (AA).
- The distribution of loans to borrowers of different income levels is excellent.
- There were no complaints with respect to the bank's CRA performance.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area, the bank's LTD ratio was more than reasonable. The average LTD ratio over the last 18 quarters was 81.9 percent. Over this period, the LTD ratio ranged from a low of 67.6 to a high of 92.7 percent.

To assess the bank's performance, we analyzed the LTD ratio to comparable institutions. We used a peer group of four institutions of comparable asset size, location, and lending opportunity. Over the evaluation period, the average LTD ratio for the comparable institutions was 59.8 percent. FNBL ranked first out of five when comparing average LTD. See table below for further detail.

Loan-to-Deposit Ratio		**2021-2025**
Institution	**Average Quarterly LTD Ratio**	**Total Assets $(000s) as of December 31, 2025**
The First National Bank of Litchfield	**81.9%**	**$142,829**
The Litchfield National Bank	68.5%	$140,187
First Community Bank of Hillsboro	64.8%	$137,231
First National Bank of Nokomis	56.2%	$177,505
The First National Bank of Raymond	49.7%	$179,699

Lending in Assessment Area

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

The bank originated and purchased 72.5 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										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Business	14	70	6	30	20	1,132	67.8	537	32.2	1,669
Small Farm	15	75	5	25	20	3,385	72.8	1,265	27.2	4,650
Total	29	72.5	11	27.5	40	4,517	71.5	1,802	28.5	6,319

Source: 01/01/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

FNBL is an intrastate financial institution headquartered in Litchfield, Illinois. FNBL operates two locations, both in Litchfield, Illinois. The bank also operates two cash-dispensing-only automated teller machines located at each branch. FNBL has one subsidiary, First Montgomery Financial Services, Inc., which provides crop insurance services. FNBL did not request CRA considerations for this subsidiary. No merger or acquisition activity impacted the bank's operations during the evaluation period.

As of December 31, 2025, FNBL had total assets of $142.8 million, total deposits of $124.6 million, and common equity tier 1 capital of $17 million or 14.7 percent of total risk-weighted assets. FNBL's total loans and leases were $114.3 million or 80 percent of total assets.

FNBL offers a variety of deposit and loan products. Deposit products consist of business and consumer checking accounts, savings accounts, certificates of deposit, and individual retirement accounts. Loan products include consumer loans, residential mortgages including home improvement and construction, farm loans, commercial loans, and loans related to community development, government, and non-profit organizations. FNBL also partners with the Small Business Administration, Farmers Home Administration, the Farm Service Agency, and Illinois Finance Authority to provide supplementary lending options to customers. Additional products and services include internet banking, safety deposit boxes, debit cards, cashier checks and money orders, license plate stickers, license and title work, and wire transfers.

For CRA purposes, FNBL has one non-MSA AA in Illinois. The AA is contiguous and includes seven census tracts (CT) located in Montgomery County. The AA consists of no low or moderate-income (LMI) CTs, six middle-income CTs, and one upper-income CT. The AA conforms to regulatory requirements and does not arbitrarily exclude any LMI geographies. FNBL received an overall "Satisfactory" rating at their last CRA evaluation dated November 15, 2021. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of evaluation included an assessment of FNBL under the Small Bank Performance criteria, which consists of the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its assessment area through lending activities. The evaluation for the Lending Test is January 1, 2023 through December 31, 2025.

Based on our review and discussions with bank management, we determined FNBL's primary loan products for its AA to be small business and small farm loans originated and purchased from January 1, 2023 through December 31, 2025.

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 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 Illinois[1]: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The First National Bank of Litchfield's quarterly average LTD was more than reasonable.
- A substantial majority of loans were made inside the AA.
- The distribution of loans to borrowers of different income levels is excellent.
- There were no complaints with respect to the bank's CRA performance

Description of Institution's Operations in Illinois

FNBL has one AA located in Illinois: Illinois non-MSA.

Illinois non-MSA

The Illinois non-MSA includes a portion of Montgomery County. The AA includes seven CTs that consist of six middle-income CTs, one upper-income CT, and no LMI CTs. Within the Illinois non-MSA, FNBL maintains two branches in Litchfield.

<u>Competition</u>

FNBL reported $122.7 million in deposits in the Illinois non-MSA AA, representing 100 percent of the bank's total deposits as of June 30, 2025. According to the Federal Deposit Insurance Corporation (FDIC) market share information, FNBL ranked third in deposit market share in the AA with 10.6 percent. The AA has a total of nine FDIC-insured deposit taking institutions operating 21 branches. Institutions with the highest deposit market share include Bank & Trust Company with 31.1 percent and Bank of Hillsboro N.A. with 17.6 percent of the market.

<u>Demographics</u>

The following table provides a summary of the demographics, including housing and family 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.

Demographic Information						
Assessment Area - Illinois non-MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.00	0.00	85.71	14.29	0.00
Population by Geography	25,002	0.00	0.00	86.18	13.82	0.00
Housing Units by Geography	11,554	0.00	0.00	85.74	14.26	0.00
Owner-Occupied Housing by Geography	7,795	0.00	0.00	83.36	16.64	0.00
Occupied Rental Units by Geography	2,469	0.00	0.00	93.40	6.60	0.00
Vacant Units by Geography	1,290	0.00	0.00	85.43	14.57	0.00
Businesses by Geography	644	0.00	0.00	81.37	18.63	0.00
Farms by Geography	106	0.00	0.00	70.75	29.25	0.00
Family Distribution by Income Level	6,294	19.80	16.00	22.67	41.53	0.00
Household Distribution by Income Level	10,264	27.17	12.74	17.47	42.61	0.00
Unemployment rate (%)	4.86	0.00	0.00	5.03	3.98	0.00
Households Below Poverty Level (%)	16.18	0.00	0.00	17.82	6.30	0.00
Median Family Income (Non-MSAs - IL)		$67,835	Median Housing Value			$89,200
Median Family Income (Non-MSAs - IL) for 2025		$86,600	Median Gross Rent			$659
			Families Below Poverty Level			10.74

FFIEC File - 2024 Census

2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%

According to the 2024 Census data there were 6,294 families in the AA. Approximately 1,246 (19.8 percent) were low-income families, 1,007 (16 percent) were moderate-income families, 1,427 (22.7 percent) were middle-income families, and 2,614 (41.5 percent) were upper-income families. The percentage of families living below the poverty level was 10.7 percent.

There were 644 businesses within the AA. Approximately 524 (81.4 percent) were in the middle-income CTs and 120 (18.6 percent) in upper-income CTs, and none in LMI CTs.

There were 106 farms within the AA. Approximately 75 (70.8 percent) were in the middle-income CTs and 31 (29.2 percent) were in upper-income CTs, and none in LMI CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor Statistics Data, the unemployment rate in Montgomery County has slightly decreased each year since 2023. The unemployment rates for Montgomery County and the state of Illinois have remained elevated compared to the national average throughout the entire evaluation.

Annual Unemployment Rates - Illinois non-MSA			
Area	**2023**	**2024**	**2025**
Montgomery County	4.8%	4.6%	4.5% (P)
State of Illinois	4.5%	4.9%	4.7% (P)
National	3.6%	4.0%	4.3% (P)
Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted. *P: Preliminary*			

Community Contact

We reached out to a community contact during our examination. The contact stated that economic conditions are fair and have stagnated recently. They also stated that the primary needs of the community include housing development, support, and renovation and that they would like to see more housing loans, development, and support for low-income individuals.

Scope of Evaluation in Illinois

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

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Illinois non-MSA was excellent.

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 an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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.

The borrower distribution of small loans to businesses was excellent. The portion of the bank's loans to small businesses with revenues less than $1 million was above the percentage of businesses and well above the aggregate industry distribution of loans to small businesses.

Small Loans to Farms

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

The borrower distribution of small loans to farms was excellent. The portion of the bank's loans to farms with revenues less than $1 million was below the percentage of farms but far exceeded the aggregate industry distribution of loans to those farms.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	Small business 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**
State of Illinois		
Illinois non-MSA	Full Scope	Portions of Montgomery County include the cities of Butler, Irving, Witt, Farmersville, Waggoner, Raymond, Litchfield, Hillsboro, Taylor Springs, Donnellson, and Coffeen. This AA includes the following CTs: 9574, 9575, 9576, 9577, 9578, 5979, and 9580.

Appendix B: Summary of MMSA and State Ratings

RATINGS – The First National Bank of Litchfield	
Overall Bank:	**Lending Test Rating**
The First National Bank of Litchfield	Outstanding
MMSA or State:	
Illinois	Outstanding

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 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 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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2023 - 2025
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	
Illinois non-MSA	20	7,275,849	100	409	0	0	0	0	0	0	81.37	85	81.17	18.63	15	18.83	0	0	0	
Total	**20**	**7,275,849**	**100**	**409**	**0**	**0**	**0**	**0**	**0**	**0**	**81.37**	**85**	**81.17**	**18.63**	**15**	**18.83**	**0**	**0**	**0**	

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023 - 2025
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
Illinois non-MSA	20	7,275,849	100	409	74.07	85	56.48	5.12	15	20.81	0
Total	**20**	**7,275,849**	**100**	**409**	**74.07**	**85**	**56.48**	**5.12**	**15**	**20.81**	**0**

Source: FFIEC File - 2024 Census; 01/01/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2023 - 2025
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	
Illinois non-MSA	20	3,879,715	100	138	0	0	0	0	0	0	70.75	30	70.29	29.25	70	29.71	0	0	0	
Total	**20**	**3,879,715**	**100**	**138**	**0**	**0**	**0**	**0**	**0**	**0**	**70.75**	**30**	**70.29**	**29.25**	**70**	**29.71**	**0**	**0**	**0**	

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 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												2023 - 2025
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**	
Illinois non-MSA	20	3,879,715	100	138	98.11	60	44.20	0.94	40	0.94	0	
Total	**20**	**3,879,715**	**100**	**138**	**98.11**	**60**	**44.20**	**0.94**	**40**	**0.94**	**0**	

Source: FFIEC File - 2024 Census; 01/01/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%