



PUBLIC DISCLOSURE

February 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Anna-Jonesboro National Bank
Charter Number 5525

201 South Main Street
Anna, IL 62906

Office of the Comptroller of the Currency
500 North Broadway, Suite 1700
St. Louis, MO 63102

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The lending test rating is based on Anna-Jonesboro National Bank (AJNB or bank) performance in the state of Illinois. The major factors that support this rating include:

- AJNB's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and level of local competition.
- A majority of the bank's loans are inside its assessment area (AA).
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes is reasonable throughout its AA.
- The bank's distribution of loans across geographies of different income levels is reasonable throughout its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

AJNB's quarterly LTD ratio averaged 51.3 percent over the 16-quarters since the last CRA examination. Over the same period, the LTD ratio ranged from a low of 40 percent to a high of 61.2 percent. This is comparable to the LTD ratios of three other financial institutions of similar asset size and geographic location, whose quarterly averages ranged from 42.7 percent to 86.2 percent over the same evaluation period.

Lending in Assessment Area

A majority of the bank's loans are inside its AA. In a sample of 60 loans, the bank originated 88.3 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	17	85.0	3	15.0	20	\$819,900	89.6	\$94,900	10.4	914,800
Small Business	18	90.0	2	10.0	20	\$967,458	83.2	\$196,000	16.8	1,163,458
Consumer	18	90.0	2	10.0	20	\$132,415	96.6	\$4,698	3.4	137,113
Total	53	88.3	7	11.7	60	1,919,773	86.7	295,598	13.3	2,215,371

*Source: Evaluation Period 1/1/2020– 12/31/2022 Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

AJNB is an intrastate national bank headquartered in Anna, Illinois, and is wholly owned by Union County Bancshares, Inc., a one-bank holding company also located in Anna, Illinois. AJNB has three locations; the main office and a drive-up facility that are located in downtown Anna, and a branch that is located in nearby Jonesboro, a few miles west of Anna. All locations have cash withdrawal-only automated teller machines onsite.

There were no affiliate or subsidiary activities considered in this evaluation. Since the last evaluation, the bank closed the Leigh Avenue Facility. There have been no major changes in the bank's corporate structure, including merger or acquisition activities.

As of December 31, 2022, the bank had total assets of \$262 million, total deposits of \$228 million, and tier 1 capital of \$33.7 million or 29.3 percent of total risk-weighted assets. The bank's total loans were \$96.1 million or 36.7 percent of total assets.

Loan portfolio composition as of December 31, 2022, includes the following:

Loan Type	Amount Outstanding \$(000s)	Percentage of Loan Portfolio
Commercial Loans	\$21,563	22.4%
Residential Loans	\$58,582	60.9%
Agricultural Loans	\$10,734	11.2%
Consumer Loans	\$4,487	4.7%
Other Loans	\$745	0.8%
Total Loans	\$96,111	100%
<i>Source: 12/31/2022 FFIEC Call Report</i>		

The bank offers a variety of banking products to consumers and businesses. The bank's primary business strategy is to concentrate on lending products representative of community needs, which is primarily home mortgage, business, and consumer loans. Deposit products consist of checking, savings, money market, certificates of deposit, health savings accounts, and individual retirement accounts. Lending products include home mortgage, commercial, consumer, and agriculture loans. The bank's services also include debit cards, online and mobile banking with bill pay, and mobile deposits.

For CRA purposes, the bank identified one non-MSA AA in the state of Illinois. The AA consists of five census tracts (CT) that make up all of Union County (CTs 9501, 9502, 9503, 9504, 9505). According to the 2020 U.S. Census, all the CTs were classified as middle-income. Prior to 2020 data, CT 9504 was classified as moderate-income. During the evaluation period, CTs 9501, 9502, 9503, and 9505 were considered distressed due to unemployment. The AA conforms to regulatory requirements and does not arbitrarily exclude any low- and moderate-income (LMI) geographies.

AJNB's last CRA performance evaluation was on September 23, 2019. Utilizing Small Bank CRA examination procedures, the OCC concluded that AJNB's performance was rated "Satisfactory." 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 this evaluation includes an assessment of AJNB 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 AA through lending activities. The evaluation period for the lending test is January 1, 2020, through December 31, 2022.

Based on our review of all loans originated during the evaluation period, we determined the bank's primary loan products to be home mortgage loans, small business loans, and consumer loans. To evaluate lending performance, we selected a random sample of 20 home mortgage loans, 20 small business loans, and 20 consumer loans that originated in 2020-2021, and 20 home mortgage loans, 20 small business loans, and 20 consumer loans that originated in 2022.

We completed two separate analyses of the bank's lending performance. For AJNB's performance in 2020-2021, we used the comparators of demographic data from the 2015 American Community Survey (ACS). For the lending performance in 2022, we used the comparators of demographic data from the 2020 United States (U.S.) Census. The 2020 U.S. Census provided an update to median family income, changing the income designation of CT 9504 from moderate- to middle-income.

Selection of Areas for Full-Scope Review

For purpose of this evaluation, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. Union County, IL AA was selected for a full-scope review. Refer to the "Scope" section under the State Rating for details regarding how the full-scope AA was selected. Refer to Appendix A, Scope of Examination, for more information.

Ratings

AJNB's overall rating is based solely on its performance in the state of Illinois. The state of Illinois rating is derived from the bank's observed performance under the CRA small bank lending test, as well as related performance context information from the bank's AA. Refer to the "Scope" section under each State Rating section for details regarding how the area was weighted in arriving at the respective rating.

Discriminatory or Other Illegal Credit Practices Review

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- AJNB's LTD ratio is reasonable given the bank's size, financial condition, and level of local competition.
- A majority of the bank's loans are inside its AA.
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes is reasonable throughout its AA.
- The bank's distribution of loans across geographies of different income levels is reasonable throughout its AA.

Description of Institution's Operations in Illinois

AJNB has one AA that consists of all five CTs in Union County, Illinois. According to the 2020 U.S. Census, all five CTs are classified as middle-income. Prior to 2020 data, CT 9504 was classified as moderate-income and CTs 9501, 9502, 9503, and 9505 were considered distressed due to unemployment.

Competition

Competition for deposits is moderate due to the number and size of the financial institutions within the AA. According to the June 30, 2022, FDIC Deposit Market Share Report, the bank's deposits in the AA totaled \$237.5 million, representing 100 percent of the bank's total deposits. The AA has a total of six deposit-taking institutions operating eight branches. The bank ranked first in the AA with a deposit market share of 54.8 percent.

Geographic Distribution of the Population

The 2015 ACS Census data recorded five CTs in the AA, four were middle-income and one was moderate-income. The four middle-income CTs were considered distressed due to unemployment. According to the 2015 ACS Census, the population was 17,551. According to the 2020 U.S. Census, the total number of CTs remained the same, but all five were considered middle-income. The population decreased slightly from the 2015 Census to 17,244.

Family Distribution by Income Level

According to the 2015 ACS Census data, there were 4,586 families in the AA. The distribution of families by income level was 992 (21.6 percent) low income, 1,085 (23.7 percent) moderate income, 839 (18.3 percent) middle income, and 1,670 (36.4 percent) upper income. According to the 2020 U.S. Census data, there were 4,441 families in the AA. The distribution of families by income level was 1,017 (22.9 percent) low income, 772 (17.4 percent) moderate income, 940 (21.2 percent) middle income, and 1,712 (38.5 percent) upper income.

Employment and Economic Factors

According to the Bureau of Labor Statistics report, the unemployment rates for Union County ranged from a high of 8.2 percent in 2020 to a low of 5.1 percent in 2022. The unemployment rate was higher in 2020 due to COVID-19 pandemic-related factors but has stabilized. The state of Illinois and national averages noted similar trends.

Area	2020	2021	2022
Union County	8.2%	5.8%	5.1%
State of Illinois	9.3%	6.1%	4.6%
National	8.1%	5.4%	3.6%

Source: US Department of Labor; Bureau of Labor Statistic. Rates are not seasonally adjusted.

In 2021, the percentage of families in the AA living below the poverty level was 12 percent. Low-income households totaled 26.1 percent and moderate-income households totaled 17.8 percent. In 2022 there was a slight change with families living below the poverty level at 12.2 percent, low-income households at 27.5 percent and moderate -income households at 14.8 percent.

The top employment sectors in the AA are Education and Health Services, Professional and Business Services, Government, Retail Trade, and Manufacturing. Some of the major employers in the area include Choate Mental Health and Development Center, Union County Hospital, Rural Health, Inc., Wellness Group Pharms LLC, Dyno Nobel, Southern Illinois University – Carbondale, and federal and state correctional facilities.

Based on the 2015 ACS Census data, there were 1,126 total businesses in the AA of which 997 (88.5 percent) were non-farm businesses. Of the 997 non-farm businesses, 392 (39.3 percent) were located in the moderate-income CT and 605 (60.7 percent) were located in the middle-income CTs. Also, of the 997 non-farm businesses, 807 (80.9 percent) of the total non-farm businesses were considered small business with annual revenue of less than or equal to \$1 million. There were also 129 farms located in the AA of which 17 (13.2 percent) were located in the moderate-income CT and 112 (86.8 percent) were located in the middle-income CTs. Of the 129 farms, 124 (96.1 percent) of the farms reported annual revenue of less than or equal to \$1 million.

Based on the 2020 U.S. Census data, there were 1,250 total businesses in the AA of which 1,115 (89.2 percent) were non-farm businesses. All non-farm businesses were located in the middle-income CTs. There are no LMI CTs in the AA. Of the 1,115 non-farm businesses, 924 (82.9 percent) were considered small business with annual revenue of less than or equal to \$1 million. There were also 135 farms located in the AA and 130 (96.3 percent) of the farms reported annual revenue of less than or equal to \$1 million.

Housing Characteristics and Home Affordability

The 2015 ACS Census reported total housing units of 7,914 in the AA. Of the total number of housing units, 5,278 (66.7 percent) were owner occupied, 1,434 (18.1 percent) were renter occupied, and 1,202 (15.2 percent) were vacant. The 2020 U.S. Census reported total housing units of 8,009 in the AA. Of the total number of housing units, 5,314 (66.4 percent) were owner occupied, 1,499 (18.7 percent) were renter occupied, and 1,196 (14.9 percent) were vacant. The median age of housing stock is 49 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for LMI individuals.

Based on information in the table below, low-income families in the AA earned less than \$32,900 (2020) and up to \$38,050 (2022), and moderate-income families earned from \$32,900 (2020) to \$60,880 (2022).

Median Family Income Ranges Illinois Non-MSA Median Family Income				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	≥\$80,040
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320

Source: FFIEC

According to Realtor.com data, the median housing value in the AA ranged from \$152,000 in 2020 to \$188,750 in 2022, an increase of \$36,750 (24.2 percent). This is far greater than the \$10,300 (15.7 percent) increase in the Federal Financial Institution's Examination Council (FFIEC) median-family income over the same period as reflected in the table above.

One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculates a maximum monthly mortgage payment of \$951 for low-income borrowers and \$1,522 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment based on the Realtor.com median-listing price would be \$1,013. This illustrates that low-income borrowers would be challenged to afford a mortgage in this AA. Moderate-income borrowers could qualify for a mortgage loan but may be challenged when accounting for the additional expenses mentioned above.

Community Contacts

We reviewed a community contact from a representative of an organization in Ullin, Illinois that advocates for small businesses in Union County and other local counties. The contact identified financial literacy programs and flexible loan programs for small businesses, small farms, and home mortgage loans as the primary needs in the local communities. The contact also stated that financial institutions are actively participating in the local communities they serve.

Demographics

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

Union County, IL

Demographic Information of the Assessment Area						
Assessment Area: Union County, IL 2020-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	17,551	0.0	27.3	72.7	0.0	0.0
Housing Units by Geography	7,914	0.0	27.6	72.4	0.0	0.0
Owner-Occupied Units by Geography	5,278	0.0	23.9	76.1	0.0	0.0
Occupied Rental Units by Geography	1,434	0.0	44.6	55.4	0.0	0.0
Vacant Units by Geography	1,202	0.0	23.5	76.5	0.0	0.0
Businesses by Geography	997	0.0	39.3	60.7	0.0	0.0
Farms by Geography	129	0.0	13.2	86.8	0.0	0.0
Family Distribution by Income Level	4,586	21.6	23.7	18.3	36.4	0.0
Household Distribution by Income Level	6,712	26.1	17.8	17.4	38.7	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$98,470
			Median Gross Rent			\$492
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS and 2021 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Demographic Information of the Assessment Area						
Assessment Area: Union County, IL 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	100.0	0.0	0.0
Population by Geography	17,244	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	8,009	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	5,314	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,499	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,196	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,115	0.0	0.0	100.0	0.0	0.0
Farms by Geography	135	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	4,441	22.9	17.4	21.2	38.5	0.0
Household Distribution by Income Level	6,813	27.5	14.8	18.1	39.6	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$113,002
			Median Gross Rent			\$641
			Families Below Poverty Level			12.2%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Scope of Evaluation in Illinois

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

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the AA for 2020-2021. There were no LMI CTs during the 2022 evaluation period; therefore, an analysis of the bank's geographic distribution of loans during this period would not be meaningful.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans for the 2020-2021 evaluation period is excellent. The bank originated 40 percent of its home mortgage loans in the moderate-income CT, which is significantly above the percentage of owner-occupied housing units (23.9 percent) and the 2020-2021 HMDA aggregate data (26.5 percent) of all reporting lenders in the same moderate-income CT.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses for the 2020-2021 evaluation period is reasonable. The bank originated 30 percent of its business loans in the moderate-income CT, which is below the percentage of small businesses (39.3 percent) located in the moderate-income CT, but above the 2020-2021 CRA aggregate data (25.6 percent) of all reporting lenders in the same moderate-income CT.

Consumer Loans

Refer to Table U in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

The geographic distribution of consumer loans for the 2020-2021 evaluation period is reasonable. The bank originated 25 percentage of its consumer loans to borrowers in the moderate-income CT, which is slightly below the percentage of households (28.3 percent) in the same moderate-income CT.

Lending Gap Analysis

We analyzed AJNB geographic lending patterns of home mortgage, small business, and consumer lending activity over the evaluation period. We did not identify any unexplained conspicuous lending gaps in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable 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 P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

2020-2021

The borrower distribution of AJNB's home mortgage loans for the 2020-2021 evaluation period is reasonable. The bank originated 25 percent of its home mortgage loans to low-income borrowers. This exceeds the percentage of low-income borrowers (21.6 percent) and significantly exceeds the 2020-2021 HMDA aggregate data (6.5 percent) of all reporting lenders in the low-income CTs. The bank originated 20 percent of its home mortgage loans to moderate-income borrowers. This is slightly below the percentage of moderate-income borrowers (23.7 percent) but above the 2020-2021 HMDA aggregate data (17.6 percent) of all reporting lenders in the moderate-income CTs.

2022

The borrower distribution of AJNB's home mortgage loans for the 2022 evaluation period is reasonable. The bank originated 20 percent of its home mortgage loans to low-income borrowers. This is slightly below the percentage of low-income borrowers (22.9 percent) but exceeds the 2022 HMDA aggregate data (14.4 percent) of all reporting lenders in the low-income CTs. The bank originated 20 percent of its home mortgage loans to moderate-income borrowers. This exceeds the percentage of moderate-income borrowers (17.4 percent) but is slightly below the 2022 HMDA aggregate data (23.8 percent) of all reporting lenders in the moderate-income CTs.

Small Loans to Businesses

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

2020-2021

The distribution of small loans to businesses of different sizes for the 2020-2021 evaluation period is excellent. The bank originated 100 percent of its business loans to small businesses with revenues of less than \$1 million. This exceeds the percentage of small businesses (80.9 percent) in the AA and significantly exceeds the 2020-2021 CRA aggregate data (51.2 percent) of all reporting lenders to small businesses in the same AA.

2022

The distribution of small loans to businesses of different sizes for the 2022 evaluation period is excellent. The bank originated 91 percent of its business loans to small businesses with revenues of less than \$1 million. This exceeds the percentage of small businesses (82.9 percent) in the AA and significantly exceeds the 2022 CRA aggregate data (58.3 percent) of all reporting lenders to small businesses in the same AA.

Consumer Loans

Refer to Table V in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

2020-2021

The distribution of consumer loans for the 2020-2021 evaluation period is excellent. The percentage of loans to low-income borrowers (45 percent) is well above the percentage of low-income households (26.1 percent) in the AA. The percentage of loans to moderate-income borrowers (35 percent) is well above the percentage of moderate-income households (17.8 percent) in the AA.

2022

The distribution of consumer loans for the 2022 evaluation period is excellent. The percentage of loans to low-income borrowers (40 percent) is well above the percentage of low-income households (27.5 percent) in the AA. The percentage of loans to moderate-income borrowers (20 percent) is above the percentage of moderate-income households (14.8 percent) in the AA.

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:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home Mortgage Loans, Small Business Loans, Consumer Loans	
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		
Anna-Jonesboro AA	Full-Scope	Union County – CTs 9501, 9502, 9503, 9504, 9505

Appendix B: Summary of State Ratings

RATINGS: Anna-Jonesboro National Bank	
Overall Bank:	Lending Test Rating
Anna-Jonesboro National Bank	Satisfactory
State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Anna-AA	20	1,802,059	100.0	306	0.0	0.0	0.0	23.9	40.0	26.5	76.1	60.00	73.5	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,802,059	100.0	306	0.0	0.0	0.0	23.9	40.0	26.5	76.1	60.00	73.5	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2015 ACS: 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Anna AA	20	1,938,848	0.0	160	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,938,848	0.0	160	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2020 U.S. Census: 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Anna-AA	20	1,802,059	100.0	306	21.6	25.0	6.5	23.7	20.0	17.6	18.3	15.0	23.2	36.4	40.0	39.2	0.0	0.0	13.4	
Total	20	1,802,059	100.0	306	21.6	25.0	6.5	23.7	20.0	17.6	18.3	15.0	23.2	36.4	40.0	39.2	0.0	0.0	13.4	

*Source: 2015 ACS: 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Anna AA	20	1,938,848	100.0	160	22.9	20.0	14.4	17.4	20.0	23.8	21.2	25.0	17.5	38.6	35.0	30.6	0.0	0.0	13.8	
Total	20	1,938,848	100.0	160	22.9	20.0	14.4	17.4	20.0	23.8	21.2	25.0	17.5	38.6	35.0	30.6	0.0	0.0	13.8	

*Source: 2020 U.S. Census: 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2020-21
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Anna-AA	20	1,422,041	0.0-	207	0.0	0.0	0.0	39.3	30.0	25.6	60.7	70.0	74.4	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	1,422,041	0.0	207	0.0	0.0	0.0	39.3	30.00	25.6	60.7	70.0	74.4	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2021 D&B Data: 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Anna AA	20	1,103,401	100.0	168	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	1,103,401	100.0	168	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2022 D&B Data: 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anna-AA	20	1,422,041	100.0	207	80.9	100.0	51.2	4.8	0.0	14.2	0.0-
Total	20	1,422,041	100.0	207	80.9	100.0	51.2	4.8	0.0	14.2	0.0
<i>Source: 2021 D&B Data: 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Anna AA	20	1,103,401	100.0	168	82.9	91.0	58.3	4.3	9.0	12.8	0.0
Total	20	1,103,401	100.0	168	82.9	91.0	58.3	4.3	9.0	12.8	0.0
<i>Source: 2022 D&B Data: 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anna-AA	20	224,589	100.0	0.0	0.0	28.3	25.0	71.7	75.0	0.0	0.0	0.0	0.0	
Total	20	224,589	10.00	0.0	0.0	28.3	25.0	71.7	75.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS: 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anna AA	20	242,516	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	
Total	20	242,516	100.0	0.0	0.0	0.0	0.0	100.0	100.0	0.0	0.0	0.0	0.0	

Source: 2020 U.S. Census: 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anna-AA	20	224,589	0.0	26.1	45.0	17.8	35.0	17.4	10.0	38.7	10.0	0.0	0.0	
Total	20	224,589	0.0	26.1	45.0	17.8	35.0	17.4	10.0	38.7	10.0	0.0	0.0	

*Source: 2015 ACS: 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2022
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Anna AA	20	242,516	100.0	27.5	40.0	14.8	20.0	18.1	25.0	39.6	15.0	0.0	0.0	
Total	20	242,516	100.0	27.5	40.0	14.8	20.0	18.1	25.0	39.6	15.0	0.0	0.0	

*Source: 2020 U.S. Census: 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*