



PUBLIC DISCLOSURE

March 22, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Assumption
Charter Number 5316
141 N. Chestnut Street
Assumption, Illinois 62510

Office of the Comptroller of the Currency
Downers Grove Office
2001 Butterfield Road, Suite 400
Downers Grove, Illinois 60515

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 is based on the First National Bank of Assumption's (FNBA or bank) performance in the State of Illinois. The major factors that support this rating include:

- FNBA's distribution of loans to individuals of different income levels within the assessment area (AA) is reasonable.
- FNBA's distribution of loans across geographies of different income levels within the AA is reasonable, considering performance context factors.
- FNBA originated or purchased a substantial majority of its loans within the AA.
- FNBA's loan-to-deposit (LTD) ratio is reasonable.
- FNBA did not receive any complaints regarding its CRA performance during the evaluation period.

Loan-to-Deposit (LTD) Ratio

FNBA's LTD ratio is reasonable based on the bank's size and financial condition, the credit needs of its AA, the level of competition in the AA, and other performance context data. During the 16-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 38.9 percent, and ranged from a low of 29.3 percent and a high of 51 percent.

We compared FNBA's average quarterly LTD ratio to the LTD ratios of six similarly situated federal- and state-chartered banks (based on a combination of size, location, and lending opportunities) that were headquartered in and around the AA including in Christian, Fulton, Livingston, Logan, and Iroquois Counties. The banks ranged in asset size from \$20 million to \$30 million and were headquartered in non-MSA towns in central Illinois with populations of 2,000 or less. This group of similarly situated banks had an average quarterly LTD ratio of 65.4 percent. FNBA's LTD ratio is the lowest in the group.

Although FNBA's LTD ratio is lower than the other similarly situated financial institutions, it is considered reasonable due performance context factors. There are 20 banking offices in Christian and Shelby Counties competing for loans in the AA. Based on AA demographics, 46.3 percent of the population is not in the work force. These individuals tend to have limited borrowing needs and/or capacity. In addition, during the 2020-2021 COVID-19 pandemic, government assistance programs provided through unemployment and rental assistance, Small Business Association Paycheck Protection Program (PPP) loans and Federal Home Loan Bank (FHLB) community grants reduced credit needs and increased deposit balances. FNBA's one banking office is located in the rural town of Assumption, which has a population of only 1,155 residents. The next closest towns in the AA are the village of Moweaqua (eight miles north) and the city of Pana (12 miles south) with no public transportation connecting the communities. This limits FNBA's lending opportunities.

Lending in Assessment Area

A substantial majority of FNBA's loans are inside its AAs. The bank originated or purchased 95 percent of its total number of loans inside its AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Total	19	95	1	5	20	\$260	98.5	\$4	1.5	\$264

Source: Sample of 20 consumer loans originated between January 1, 2019, and December 31, 2021.

Note: Due to rounding, totals may not equal 100.0%.

Description of Institution

FNBA is a \$24.4 million intrastate financial bank headquartered in Assumption, Illinois. The bank is 100 percent owned by the Hall and Corzine families. The bank has no branch facilities or automated teller machines. Its AA consists of four census tracts (CTs) in Christian County, Illinois and two CTs in Shelby County, Illinois.

FNBA is a full-service bank that offers conventional deposit and loan products. No affiliate data was utilized in this analysis. There have been no mergers or acquisitions affecting the bank's CRA performance since its last CRA performance evaluation.

As of December 31, 2021, FNBA's gross loan portfolio totaled \$5.1 million, or 21.8 percent of its total assets. Tier 1 capital is \$2.3 million. The following table describes the loan portfolio mix.

Loan Category	% of Outstanding Dollars
Home loans, including Multi-Family	43.1%
Farm loans, including Farmland	23.2%
Business loans, including Commercial RE	17.4%
Consumer loans	16.3%

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

There are no known impediments limiting FNBA's ability to help meet the credit needs of its local community, including those of low- and moderate-income families and neighborhoods. The bank's 1.6 percent deposit market share in its AA ranks 16th out of 20 banks servicing the AA. The bank received a "Satisfactory" rating as a result of its last CRA evaluation, which was dated November 26, 2018. The bank's business strategy focuses on meeting the loan and deposit needs of its community by providing a wide range of products with competitive terms.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNBA's CRA performance using Small Bank examination procedures, which assess the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2019, to December 31, 2021. We sampled loans from the entire evaluation period for the Lending Test.

Based on both the number and dollar volume of loan origination data supplied by FNBA, the bank's primary lending product is consumer loans. Consumer loans represent 66.2 percent of the number and 20.2 percent of the dollar volume of loans originated during 2019, 2020, and 2021. We used a sample of 20 consumer loans for the Lending in the Assessment Area test, and we expanded the sample to include 39 consumer loans within the AA for the geographic and income distribution tests.

For analysis purposes, we compared FNBA's lending performance to demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2021 Dun and Bradstreet (D&B) Data, and Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2021. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

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

Ratings

FNBA's overall rating is based on the full-scope review of the AA. Our analysis placed more weight on the distribution of income criterion, as there are no low-income CTs and only one moderate-income CT in the AA (representing 16.7 percent of AA's total number of CTs). The percentage of low- and moderate-income households in the AA is 41.1 percent

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) 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 Bureau of Consumer Financial Protection, 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 Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FNBA's distribution of loans to individuals of different incomes within the AA is reasonable.
- FNBA's distribution of loans across geographies of different income levels within the AA is reasonable, considering performance context factors.
- FNBA originated or purchased a substantial majority of loans within the AA.
- FNBA's loan-to-deposit (LTD) ratio is reasonable.
- FNBA did not receive any complaints regarding its CRA performance during the evaluation period.

Description of Institution's Operations in Illinois

FNBA's AA consists of four CTs in southeast Christian County and two CTs in southwest Shelby County. There are no low-income CTs, one moderate-income CT, four middle-income CTs, and one upper-income CT in the AA. FNBA is located in a middle-income CT approximately 24 miles southwest of Decatur, Illinois. A significant portion of the AA consists of rural farmland. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies.

Competition

Competition for deposits in the AA is strong. According to the June 30, 2021, FDIC Market Share Report, FNBA had \$22.2 million in deposits from within the AA, which represents 100 percent of the bank's total deposits. The bank ranked 16th out of 20 FDIC-insured institutions for deposits, with a 1.4 percent market share in Christian and Shelby Counties. The banks with largest deposit market share in the AA were Peoples Bank & Trust (16.8 percent) and Shelby County State Bank (16.3 percent). Both of those banks are significantly larger in asset size than FNBA. FNBA is fifth smallest bank in the AA.

Demographics

Table A – Demographic Information of the Assessment Area						
Assessment Area: Assumption						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	66.7	16.7	0.0
Population by Geography	19,054	0.0	13.7	74.4	11.9	0.0
Housing Units by Geography	8,607	0.0	16.5	72.8	10.7	0.0
Owner-Occupied Units by Geography	5,800	0.0	14.1	73.2	12.6	0.0
Occupied Rental Units by Geography	1,643	0.0	22.6	70.5	6.9	0.0
Vacant Units by Geography	1,164	0.0	19.5	74.2	6.3	0.0
Businesses by Geography	922	0.0	10.2	78.0	11.8	0.0
Farms by Geography	173	0.0	1.7	74.0	24.3	0.0
Family Distribution by Income Level	4,919	22.9	17.5	25.1	34.6	0.0
Household Distribution by Income Level	7,443	24.8	16.3	20.0	39.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$84,495
Median Household Income		\$45,440	Median Gross Rent			\$567
			Families Below Poverty Level			11.4%

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

Population

According to the 2015 ACS Census data, the AA's population is 19,054 persons, with 2,614 (16.7 percent) residing the AA's moderate-income CT, 14,181 (74.2 percent) residing in the middle-income CTs, and 2,259 (11.9 percent) residing in the upper-income CT.

There are 7,443 households in the AA, of which 1,844 (24.8 percent) are low-income, 1,210 (16.3 percent) are moderate-income, 1,489 (20.0 percent) are middle-income, and 2,900 (39.0 percent) are upper-income. Median household income is \$45,440. The percentage of households in the AA living below the poverty level is 14.6 percent. The percentage of households in the moderate-income CT that live below the poverty level is 29.9 percent.

Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment rates in the AA were generally improving until the COVID-19 pandemic that began in March of 2020. Unemployment rates for the AA have significantly improved from the peak rates in April 2020. Shelby County's unemployment rate is better than both the state and the national averages, while Christian County's rate is slightly better than the state average and marginally higher than the national average as of December 31, 2021 (see the table below).

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Christian	4.6%	8.2%	5.6%	14.5%
Shelby	3.8%	6.7%	4.4%	12.1%
State of Illinois	4.0%	9.2%	6.1%	17.7%
National	3.7%	8.1%	5.5%	14.7%

Source: U.S. Department of Labor, Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of March 1, 2023.

Industries driving the local economy in the AA include healthcare, retail, and agriculture. The largest individual employers include Taylorville Memorial Hospital, Taylorville Community Schools, Taylorville Correctional Center, and Wal-Mart. Based on the 2015 ACS Census data and 2021 Dun and Bradstreet data, there are 922 businesses in the AA. Of these businesses, 94 (10.2 percent) are in the moderate-income CT, 719 (78.0 percent) are in the middle-income CTs, and 109 (11.8 percent) are in the upper-income CT. Of the businesses in the AA, 81.2 percent are small businesses with gross annual revenues of \$1 million or less, 4.2 percent are businesses with gross annual revenue over \$1 million, and 14.6 percent did not report revenue information.

Housing

The 2015 ACS Census reported that there are a total of 8,07 total housing units of in the AA. Of those, 5,800 (67.4 percent) are owner-occupied, 1,643 (19.1 percent) are renter-occupied, and 1,164 (13.5 percent) are vacant. The median monthly gross rent in the AA is \$567, the median age of housing stock is 62 years, and the median housing value is \$84,495. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for low- and moderate-income individuals.

Community Contact

We performed one community contact with a regional economic development organization serving the AA. The contact indicated that community credit needs include home and business property improvement loans, home mortgage down payment assistance, and support for organizations providing community services and economic development.

Scope of Evaluation in Illinois

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

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

FNBA exhibits reasonable distribution of loans to geographies of different income levels in the state of Illinois. Our analysis is based on the bank's performance in the AA's moderate-income geography as there are no low-income geographies in the AA. We also considered performance context regarding size and location of the bank, and the competition from significantly larger financial institutions in the AA. There were no unexplained conspicuous gaps in geographic distribution.

The AA's one moderate-income geography is located in Pana, Illinois, which is 12 miles south of FNBA. The lack of public transportation could make it difficult for borrowers from the moderate-income CT to reach the bank. During the evaluation period, competition from larger banks for loans within the city of Pana was strong. There were three significantly larger (by asset size) banks and two credit unions with branches located in Pana.

Consumer Loans

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the FNBA's originations and purchases of consumer loans.

FNBA geographic distribution of consumer loans in the AA is reasonable. While our sample did not include any loans located in the AA's moderate-income CT, this was considered reasonable considering performance context factors, such as the bank's size, its location in relation to the moderate-income CT, and strong banking competition in the AA. There are no low-income CTs in the AA.

Distribution of Loans by Income Level of the Borrower

FNBA's distribution of loans to individuals of different income levels is reasonable, given the product lines offered by the bank.

Consumer Loans

Refer to Table V in appendix D for the facts and data used to evaluate the borrower distribution of FNBA's originations and purchases of consumer loans.

FNBA's distribution of consumer loans to individuals of different income levels within the AA is reasonable. While the percent of loans originated to low-income households is significantly below the percentage of low-income households in the AA, the percent to loans originated to moderate-income households exceeds the percent of moderate-income households in the AA.

Responses to Complaints

FNBA did not receive any complaints regarding its CRA performance during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	1/31/2019-12/31/2021	
Bank Products Reviewed:	Consumer Loans	
Affiliate(s):	Affiliate Relationship:	Products Reviewed:
None		
List of Assessment Areas and Type of Examination:		
Rating and Assessment Areas:	Type of Exam:	Other Information:
Portion of Christian County, IL (non-MSA)	Full Scope	CT #9586, #9587, #9588, and #9589
Portion of Shelby County, IL (non-MSA)		CT #9591 and #9592

Appendix B: Summary of MMSA and State Ratings

RATINGS - The First National Bank of Assumption	
Overall Bank:	Lending Test Rating:
The First National Bank of Assumption	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 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): 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 income that is less than 50 percent of the area median income.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2019-2021													
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	Bank #	Bank \$ (000s)	% of Total	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans
Assumption	39	460	20.2	0.0	0.0	16.0	0.0	72.6	100	11.4	0	0.0	0.0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2019-2021													
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	Bank #	Bank \$ (000s)	% of Total	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans	% of Households	% of Bank Loans
Assumption	39	460	100	24.8	2.6	16.3	23.1	20.0	33.3	39.0	41.0	0.0	0.0

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.