



## **PUBLIC DISCLOSURE**

March 6, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank in Taylorville  
Charter Number 14769  
322 West Main  
Taylorville, Illinois 62568

Office of the Comptroller of the Currency  
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.

## Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Illinois.....	5
Lending Test .....	8
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## **Overall CRA Rating**

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

**The lending test is rated: Outstanding**

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

- FNB's distribution of loans to individual of different incomes and businesses of different sizes within the assessment area (AA) is excellent.
- FNB's distribution of loans across geographies of different income levels within the AA is excellent.
- FNB originated or purchased a majority of loans within the AA.
- FNB's loan-to-deposit (LTD) ratio is reasonable.
- FNB did not receive any complaints regarding its CRA performance during the evaluation period.

### **Loan-to-Deposit (LTD) Ratio**

Considering FNB's size and financial condition, and the credit needs of the AA, its LTD ratio is reasonable. During the 16-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 46.1 percent, and ranged from a low of 37.2 percent to a high of 52.7 percent. We compared FNB's average quarterly LTD ratio to 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. The banks ranged in asset size from \$22 million to \$281 million and had an average quarterly LTD ratio of 56.9 percent during the same evaluation period. FNB's LTD ratio is the second lowest compared to this group.

### **Lending in Assessment Area**

A majority of the FNB's loans are inside its AA. The bank originated and purchased 82.5 percent of its 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
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business	15	75	5	25	20	1,136	76.4	351	23.6	1,487
Consumer	18	90	2	10	20	140	85.9	23	14.1	163
<b>Total</b>	<b>33</b>	<b>82.5</b>	<b>7</b>	<b>17.5</b>	<b>40</b>	<b>1,276</b>	<b>77.3</b>	<b>374</b>	<b>22.7</b>	<b>1,650</b>

*Source: Sample of 20 business loans and 20 consumer loans originated between 1/1/2019 and 12/31/2021.  
Note: Due to rounding, totals may not equal 100.0%.*

## Description of Institution

FNB is a \$231 million intrastate financial institution headquartered in Taylorville, Illinois. The bank is a wholly owned subsidiary of First Bancorp of Taylorville, Inc. (FBT), a two-bank holding company. The bank has two affiliates, including First Security Bank in Mackinaw, Illinois, (a state-chartered, non-member bank acquired by FBT on October 1, 2021), and West Main Realty Corp. in Taylorville, Illinois. FNB operates two banking offices, in Taylorville and Mt. Auburn, Illinois. The bank also owns and operates two non-deposit-taking automatic teller machines (ATMs) located in Taylorville, Illinois. One ATM is a drive-up ATM at the bank's main branch, and the other is located at a carwash. FNB's AA consists of the entirety of Christian County. The bank has not opened or closed any branches or completed any mergers or acquisitions since its last CRA performance evaluation. No affiliate activities were considered in this evaluation.

FNB is a full-service bank that offers conventional deposit and loan products, including online and mobile banking. As of December 31, 2021, the bank's gross loan portfolio totaled \$72.6 million or 31.9 percent of total assets. Tier 1 capital totaled \$23.3 million. The table below describes the loan portfolio mix.

Loan Category	% of Outstanding Dollars
Business loans, including Commercial RE	39.3
Farm loans, including Farmland	28.6
Home loans, including Multi-Family	24.8
Consumer loans	7.3

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

FNB's business strategy focuses on meeting the loan and deposit needs of its community by providing a wide range of products with competitive terms. There are no known impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and neighborhoods. The bank's 19.2 percent deposit market share in its AA ranks second out of 13 banks serving the AA. FNB received a Satisfactory rating at its last CRA evaluation dated November 1, 2018.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated FNB's CRA performance using Small Bank evaluation 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 originated by the bank, FNB's primary lending products are consumer and business loans. Consumer loans represent 45.4 percent of the number and 8.3 percent of the dollar volume of the bank's loan originations during 2019, 2020, and 2021. Business loans represent 33.2 percent of the number and 40.9 percent of the dollar volume of originations for the same period. We used a sample of 20 consumer and business loans for the Lending in Assessment Area test and expanded the samples to include 29 consumer loans and 20 business loans originated or purchased within the AA for the geographic and income distribution tests. Our analysis placed more weight on the bank's consumer lending performance given the higher volume of consumer loan originations.

For analysis purposes, we compared the bank's lending performance with demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2021 Dun and Bradstreet Data, 2021 CRA Aggregate 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**

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

### **Ratings**

FNB's overall rating is based on the full-scope review of the AA. The analysis placed more weight on the distribution of income criterion, as there are no low-income census tracts (CTs) and only two moderate-income CTs in the AA. The percentage of households in the AA that are low- or moderate-income is 40.6.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, 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<sup>1</sup>: Outstanding

#### The Lending Test is rated: Outstanding

The major factors that support this rating include:

- FNB's distribution of loans to individual of different incomes and businesses of different sizes within the AA is excellent.
- FNB's distribution of loans across geographies of different income levels within the AA is excellent.
- FNB originated a majority of its loans within the AA.
- FNB did not receive any complaints regarding its CRA performance during the evaluation period.

### Description of Institution's Operations in Illinois

FNB's AA is a single-state AA consisting of 10 CTs encompassing all of Christian County. There are no low-income CTs, two moderate-income CTs, seven middle-income CTs, one upper-income CT, and no undefined CTs within the AA. The bank's main branch is located in a moderate-income CT, and its Mt. Auburn branch is located in a middle-income CT. The bank's headquarters is approximately 30 miles from both Springfield and Decatur, Illinois. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

#### Competition

Competition for deposits in the AA is strong. According to the June 30, 2021, FDIC Deposit Market Share Report, FNB had \$188.4 million in deposits from within the AA, which represented 100 percent of the bank's total deposits. FNB ranked second out of 13 FDIC-insured financial institutions, with a 19.2 percent market share for deposits in the county. The largest institution for deposit market share in the AA is People's Bank and Trust (26.4 percent), which is significantly larger in asset size than FNB. FNB is the fourth smallest bank by asset size operating in the AA.

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

Table A – Demographic Information of the Assessment Area						
Assessment Area: Christian County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	20.0	70.0	10.0	0.0
Population by Geography	34,200	0.0	19.0	74.4	6.6	0.0
Housing Units by Geography	15,539	0.0	20.9	73.2	5.9	0.0
Owner-Occupied Units by Geography	10,447	0.0	17.8	75.2	7.0	0.0
Occupied Rental Units by Geography	3,566	0.0	24.8	72.0	3.2	0.0
Vacant Units by Geography	1,526	0.0	32.9	62.3	4.8	0.0
Businesses by Geography	1,792	0.0	17.4	76.5	6.1	0.0
Farms by Geography	265	0.0	3.8	80.4	15.8	0.0
Family Distribution by Income Level	9,032	21.5	17.5	23.0	38.0	0.0
Household Distribution by Income Level	14,013	23.9	16.7	18.7	40.6	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$85,845
Median Household Income		\$46,498	Median Gross Rent			\$593
			Families Below Poverty Level			11.1%
<i>Source: 2015 ACS and 2021 D&amp;B data.</i>						
<i>Note: Due to rounding, totals may not equal 100.0%.</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

### Population

According to 2015 ACS Census data, the AA's population totals 34,200. There are 14,013 households in the AA, of which 3,351 (23.9 percent) are low-income, 2,345 (16.7 percent) are moderate-income, 2,624 (18.7 percent) are middle-income, and 5,693 (40.6 percent) are upper-income. The median household income is \$46,498.

The percentage of households in the AA living below the poverty level totals 13.7 percent. Households in the moderate-income CTs that live below the poverty level total 29.3 percent. Moderate-income CTs account for 20 percent of the total number of CTs in the AA.

### Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment rates in the AA were improving until the COVID-19 pandemic national emergency began in March 2020. Unemployment rates for the AA have improved from the peak unemployment rates in April 2020 and are better than both the state and national averages. The state and national unemployment rates were 6.1 percent and 5.5 percent, respectively, as of December 31, 2021.



Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Christian County	4.6%	8.3%	4.9%	14.1%
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 April 30, 2020.*

Industries driving the local economy in the AA include healthcare, retail, and agriculture. The largest individual employers include Taylorville Memorial Hospital, Taylorville Correctional Center, and Wal-Mart. Based on 2015 ACS Census data and 2021 Dun and Bradstreet (D&B) data, there are 1,792 business in the AA. Of these businesses, 312 (17.4 percent) are in moderate-income CTs, 1,371 (76.5 percent) are in middle-income CTs, and 109 (6.1 percent) are in the upper-income CTs. Businesses with gross annual revenues of \$1 million or less (small businesses) account for 79.1 percent of the businesses in the AA, while 4.6 percent of businesses have gross annual revenues over \$1 million and 16.3 percent of businesses did not report revenue information.

Housing

The 2015 ACS Census reported that there were 15,539 total housing units in the AA. Of those, 10,447 (67.2 percent) are owner-occupied, 3,566 (23.0 percent) are renter-occupied, and 1,526 (9.8 percent) are vacant. The median monthly gross rent in the AA was \$593, and the median monthly gross rent in the moderate-income CTs is \$618. Of the 3,247 housing units in the moderate-income CTs, 17.8 percent are owner-occupied units, 24.8 percent are renter-occupied units, and 32.9 percent are vacant. The median age of housing stock in the AA is 64 years, and the median value is \$85, 845. The median age of the housing stock in moderate-income CTs is 67 years, and the median value is \$76,236. 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, down payment assistance, and support for organizations providing community services and economic development (particularly leadership sponsors).

## **Scope of Evaluation in Illinois**

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

## **LENDING TEST**

FNB'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, FNB's performance in the state of Illinois is excellent.

## **Distribution of Loans by Income Level of the Geography**

FNB exhibits excellent distribution of loans to geographies of different income levels in the state of Illinois. Our analysis placed more weight on consumer lending performance given the bank's significantly higher origination volume for this type of loan. We did not identify any unexplained conspicuous lending gaps in the AA.

### ***Small Loans to Businesses***

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

FNB's distribution of small loans to business in geographies of different income levels within the AA is reasonable. The bank's percentage of small loans to businesses in moderate-income CTs is near both the percentage of the AA's businesses located in moderate-income CTs and the percentage of aggregate lending that occurs in moderate-income CTs. There are no low-income CTs in the AA.

### ***Consumer Loans***

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

FNB's distribution of consumer loans in geographies of different income levels within the AA is excellent. The bank's percentage of consumer loans in moderate-income CTs exceeds the percentage of the AA's households located in moderate-income CTs. There are no low-income CTs in the AA.

## **Distribution of Loans by Income Level of the Borrower**

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

### ***Small Loans to Businesses***

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

FNB's distribution of loans to businesses of different sizes within the AA is excellent. The bank's percentage of loans originated or purchased to businesses with \$1 million or less in annual revenue exceeded the percentage of AA businesses with \$1 million or less in annual revenue, and significantly exceeded the percentage of aggregate lending that occurred to businesses with \$1 million or less in annual revenue.

### ***Consumer Loans***

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

FNB's distribution of consumer loans to individuals of different income levels within the AA is excellent. The bank's percentage of loans originated or purchased to low-income borrowers exceeded the percentage of AA households that are low-income. The bank's percentage of loans originated or purchased to moderate-income borrowers significantly exceeded the percentage of AA households that are moderate-income.

## **Responses to Complaints**

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

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	01/01/2019-12/31/2021	
<b>Bank Products Reviewed:</b>	Consumer and Business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Illinois</b>		
Christian County	Full-scope	

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS - First National Bank in Taylorville</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating:</b>
First National Bank in Taylorville	Outstanding
<b>State:</b>	
Illinois	Outstanding

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> 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 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.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2019-2021</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	Bank #	Bank \$ (000s)	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate %	% of Businesses	% of Bank Loans	Aggregate %	% of Businesses	% of Bank Loans	Aggregate %	% of Businesses	% of Bank Loans	Aggregate %	% of Businesses	% of Bank Loans	Aggregate %		
Christian County	20	1,305	100	265	0.0	0.0	0.0	17.4	15.0	15.8	76.5	80.0	77.0	6.1	5.0	7.2	0.0	0.0	0.0		

*Source: 2021 D&B data; Sample of 20 loans in the AA originated 01/01/2019 – 12/31/2021; 2021 CRA aggregate data.  
Note: Due to rounding, totals may not equal 100.0%.*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2019-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	Bank #	Bank \$ (000s)	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate %	% of Businesses	% of Bank Loans	% of Businesses	% of Bank Loans		
Christian County	20	\$1,305	100	265	79.1	90.0	55.5	4.6	10.0	16.3	0.0		

*Source: 2021 D&B data; 01/01/2019 - 12/31/2021 bank data; 2021 CRA aggregate data, "--" data not available.  
Note: Due to rounding, totals may not equal 100.0%.*

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2019-2021</b>	
	<b>Total Consumer Loans</b>			<b>Low-Income Tracts</b>		<b>Moderate-Income Tracts</b>		<b>Middle-Income Tracts</b>		<b>Upper-Income Tracts</b>		<b>Not Available-Income Tracts</b>		
<b>Assessment Area:</b>	<b>Bank #</b>	<b>Bank \$ (000s)</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	
Christian County	28	243	100	0.0	0.0	19.6	25.0	74.4	64.3	6.0	10.7	0.0	0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 bank data.                      Note: Due to rounding, totals may not equal 100.0%.</i>														

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-2021</b>	
	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>		
<b>Assessment Area:</b>	<b>Bank #</b>	<b>Bank \$ (000s)</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	<b>% of Households</b>	<b>% of Bank Loans</b>	
Christian County	28	243	100	23.9	28.6	16.7	28.6	18.7	17.9	40.6	25	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 bank data.                      Note: Due to rounding, totals may not equal 100.0%.</i>														