



PUBLIC DISCLOSURE

February 2, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Raymond
Charter Number: 6910

403 East Broad Street
Raymond, IL 62560

Office of the Comptroller of the Currency

500 North Broadway St. 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 **Outstanding**.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The First National Bank of Raymond's (FNB or bank) quarterly average loan-to-deposit (LTD) was reasonable.
- A substantial majority of loans were made inside the assessment areas (AA).
- The distribution of loans among borrowers of different income levels reflects excellent penetration.
- There were no complaints with respect to the bank's CRA performance.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment areas AAs, the bank's loan-to-deposit ratio was reasonable. The average LTD ratio over the last 14 quarters was 93.7 percent. Over this period, the LTD ratio ranged from a low of 85.6 to a high of 99.7 percent.

To assess the bank's performance, we analyzed the LTD ratio to comparable institutions. We used a peer group of eight institutions of comparable asset size, location, and lending opportunity. Over the evaluation period, the average LTD ratio for the comparable institutions was 107.4 percent. FNB ranked seventh out of nine when comparing average LTD. See table below for further detail.

Loan-to-Deposit Ratio		2021-2024
Institution	Average Quarterly LTD Ratio	Total Assets \$(000s) as of December 31, 2024
Warren-Boynton State Bank	130.8%	\$248,662
The First National Bank of Litchfield	124.8%	\$127,567
The Litchfield National Bank	112.7%	\$131,724
First Community Bank of Hillsboro	105.5%	\$132,228
First National Bank of Nokomis	99.4%	\$177,992
Security Bank, S.B.	94.0%	\$214,949
The First National Bank of Raymond	93.7%	\$174,499
First National Bank in Taylorville	80.7%	\$193,088
Williamsville State Bank and Trust	82.3%	\$92,338

Source: Quarterly Call Reports from 09/30/2021 to 12/31/2024

Lending in Assessment Area

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

The bank originated and purchased 93.3 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	56	93.3	4	6.7	60	11,369	95.2	573	4.8	11,942

*Source: 01/01/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%*

Description of Institution

FNB is an intrastate financial institution headquartered in Raymond, Illinois. FNB is wholly owned by Raymond Bancorp Inc., a one-bank holding company. The bank has minority ownership in a title services company, which does not negatively affect FNB's ability to meet the credit needs of the AAs. The bank is a full-service financial institution that operates with five branches located in Raymond, Girard, Morrisonville, Pawnee, and Virden, Illinois. All locations have an automated teller machine (ATM) and offer traditional deposit and loan products. Deposit services include a variety of checking, savings, and money market products as well as offering certificates of deposit and individual retirement accounts. Lending services include agricultural loans, home mortgage loans, home improvement loans, home equity lines of credit, commercial loans including small business, and consumer loans. Other services offered are ATM/debit cards, internet banking (including bill pay), mobile banking, and wire transfers. Since the last performance evaluation, the bank has not opened or closed any branches and there have been no major changes in FNB's structure, including merger or acquisition activities.

As of December 31, 2024, FNB had total assets of \$174.4 million, total deposits of \$155.3 million, and common equity tier 1 capital of \$19.5 million. The bank's total loans and leases were \$86.8 million or 49.8 percent of total assets. The loan portfolio included \$51.9 million (59.8 percent) in agricultural loans, \$16.5 million (19 percent) in commercial loans, \$13.8 million (15.9 percent) in residential loans, \$2.5 million (3 percent) in consumer loans, and \$2 million (2.3 percent) other loans.

For CRA purposes, FNB has identified three AAs within the state of Illinois: a portion of the Springfield Metropolitan Statistical Area (MSA) #44100 (Springfield MSA) that includes a portion of Sangamon County, the St. Louis MO-IL MSA #41180 (St. Louis MSA) that includes a portion of Macoupin County, and an Illinois non-MSA that includes a portion of Christian County and all of Montgomery County.

FNB's last CRA performance evaluation was dated October 18, 2021. Utilizing the Small Bank examination procedures, the OCC concluded the bank's performance was rated "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of this evaluation included an assessment of FNB under the Small Bank Performance criteria, which consists of the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its assessment areas through lending activities. The evaluation period for the Lending Test is January 1, 2022 through December 31, 2024.

Based on our review and discussions with bank management, we determined FNB's primary loan product for each AA to be small farm loans based on all loans originated and purchased from January 1, 2022 through December 31, 2024.

Selection of Areas for Full-Scope Review

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

Ratings

FNB'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 performance under the CRA Small Bank Lending Test as well as related performance context information from FNB's AA. Except for the bank's LTD ratio (based on FNB's entire lending portfolio), all weight for performance under the CRA Small Bank Lending Test was based on the bank's lending performance in relation to its primary products of small farm loans for all three AAs.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The distribution of loans among borrowers of different income levels reflects excellent penetration.
- There were no complaints with respect to the bank's CRA performance.

Description of Institution's Operations in Illinois

FNB has three AAs located in Illinois: Illinois non-MSA, Springfield MSA, and St. Louis MSA. The Illinois non-MSA and Springfield MSA received full scope reviews as the majority of the bank's operations are conducted in the Illinois non-MSA and the Springfield MSA had not yet been evaluated under a full scope review. The St. Louis MSA received a limited scope review.

Illinois non-MSA

The Illinois non-MSA AA includes all of Montgomery County and a portion of Christian County. The AA includes 10 census tracts (CT) with eight middle-income CTs, and two upper-income CT. There are no low- or moderate-income (LMI) CTs. Within the Illinois non-MSA, FNB maintains its main office in Raymond and a branch location in Morrisonville, each location has an ATM. The majority of the bank's operations take place in this AA with 77.8 percent of the bank's loans originated and 53.2 percent of deposits taken in the AA.

Competition

FNB reported \$82.5 million in deposits in the Illinois non-MSA, representing 53.2 percent of the bank's total deposits as of June 30, 2024. According to the Federal Deposit Insurance Corporation (FDIC) market share information, FNB ranked 11th in deposit market share in the AA with 4.1 percent. The AA has a total of 18 FDIC-insured deposit taking institutions operating 40 branches. Institutions with the highest deposit market shares include Bank & Trust Company with 16.7 percent, Peoples Bank & Trust with 10.5 percent, and First National Bank of Pana with 9.8 percent. Competitors in the AA include local community banks, credit unions, and small regional banks.

Demographics

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

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

Assessment Area(s) - Illinois non-MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.00	0.00	80.00	20.00	0.00
Population by Geography	36,677	0.00	0.00	80.78	19.22	0.00
Housing Units by Geography	16,826	0.00	0.00	79.92	20.08	0.00
Owner-Occupied Housing by Geography	11,756	0.00	0.00	79.01	20.99	0.00
Occupied Rental Units by Geography	3,336	0.00	0.00	82.37	17.63	0.00
Vacant Units by Geography	1,734	0.00	0.00	81.37	18.63	0.00
Businesses by Geography	1,001	0.00	0.00	80.02	19.98	0.00
Farms by Geography	174	0.00	0.00	74.71	25.29	0.00
Family Distribution by Income Level	9,574	16.96	15.56	23.58	43.89	0.00
Household Distribution by Income Level	15,092	24.39	12.72	17.00	45.89	0.00
Unemployment rate (%)	4.20	0.00	0.00	4.25	4.02	0.00
Households Below Poverty Level (%)	13.74	0.00	0.00	15.04	8.61	0.00
Median Family Income (Non-MSAs - IL)		\$67,835		Median Housing Value		\$88,200
Median Family Income (Non-MSAs - IL) for 2024		\$82,800		Median Gross Rent		\$677
				Families Below Poverty Level		8.32
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

According to the 2024 Dun and Bradstreet data, the population in the AA was 36,677 with 29,628 (80.8 percent) living in middle-income CTs and 7,049 (19.2 percent) living the upper-income CTs. There were 9,574 families in the AA. Approximately 1,624 (17 percent) were low-income families, 1,490 (15.6 percent) were moderate-income families, 2,258 (23.5 percent) were middle-income families, and 4,202 (43.9 percent) were upper-income families. The percentage of families living below the poverty level was 8.3 percent and the unemployment rate was 4.2 percent.

There are 174 farms within the AA. Approximately 130 (74.7 percent) were located in middle-income CTs and 44 (25.3 percent) were in upper-income CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor Statistics data, the unemployment rate in Montgomery and Christian Counties both increased from 2022 to 2023 then slightly decreased in 2024. The unemployment rates for Montgomery County, Christian County, and the state of Illinois remained elevated compared to the national average throughout the entire evaluation period.

Annual Unemployment Rates - Illinois non-MSA			
Area	2022	2023	2024
Montgomery County	4.4%	4.8%	4.6%
Christian County	4.2%	4.5%	4.3%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%
Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.			

Community Contacts

We reached out to a community contact during our examination. Our contact stated that the population in Montgomery County is shrinking and there is a plethora of low wage jobs with no benefits. They would like to see more housing loans, development, and support for low-income individuals falling at or below the poverty line.

Springfield MSA

The Springfield MSA AA includes a portion of Sangamon County in which FNB operates one office in Pawnee that has an ATM. The AA includes two CTs, both of which are middle-income. There are no LMI CTs in the AA. The AA represents only 7.2 percent of lending and 15.3 percent of deposits for the bank.

Competition

FNB reported \$23.8 million in deposits in the Springfield MSA, representing 15.3 percent of the bank's total deposits as of December 31, 2024. According to the Federal Deposit Insurance Corporation (FDIC) market share information, FNB ranked 22nd in deposit market share in the AA with 0.3 percent. The AA has a total of 24 FDIC-insured deposit taking institutions operating 75 branches. Institutions with the highest deposit market shares include INB, N.A with 21.6 percent, United Community Bank with 15.5 percent, and Bank of Springfield with 11.8 percent. Competitors in the AA include local community banks, credit unions, small regional banks and one large national bank (JPMorgan Chase Bank, N.A.).

Demographics

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

Assessment Area(s) - Springfield MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.00	0.00	100.00	0.00	0.00
Population by Geography	10,775	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	4,704	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	3,555	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	705	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	444	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	218	0.00	0.00	100.00	0.00	0.00
Farms by Geography	33	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	2,860	19.90	18.81	18.43	42.87	0.00
Household Distribution by Income Level	4,260	18.31	17.00	16.83	47.86	0.00
Unemployment rate (%)	2.18	0.00	0.00	2.18	0.00	0.00
Households Below Poverty Level (%)	5.87	0.00	0.00	5.87	0.00	0.00
Median Family Income (44100 - Springfield, IL MSA)		\$83,948	Median Housing Value			\$133,800
Median Family Income (44100 - Springfield, IL MSA) for 2024		\$105,600	Median Gross Rent			\$888
			Families Below Poverty Level			4.62
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

According to 2024 Dun and Bradstreet data, the population in the AA was 10,775 people. There were 2,860 families in the AA. Approximately 569 (19.9 percent) were low-income families, 538 (18.8 percent) were moderate-income families, 527 (18.4 percent) were middle-income families, and 1,226 (42.9 percent) upper-income families. The percentage of families living below poverty level was 4.6 percent and the unemployment rate was 2.2 percent.

In the AA there were 33 farms, all are located in middle-income CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor Statistics data, the unemployment rate in Sangamon County has remained steady with a slight increase in 2023. The unemployment rates for Sangamon County and the state of Illinois remained elevated compared to the national average throughout the entire evaluation period.

Annual Unemployment Rates – Springfield MSA			
Area	2022	2023	2024
Sangamon County	4.3%	4.4%	4.3%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%

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

Community Contacts

We reached out to a community contact during our examination. The non-profit organization dedicated to growing the economy in Sangamon County, noted that there is a need for new construction in LIMI tracts to support the housing needs of the community.

Scope of Evaluation in Illinois

The Illinois non-MSA and Springfield MSA received full-scope reviews and St. Louis MSA received a limited-scope review.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on the full-scope reviews in the Illinois non-MSA and Springfield MSA, the bank's performance was excellent.

Distribution of Loans by Income Level of the Geography

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

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to farms of different sizes, given the product lines offered by the bank.

Small Loans to Farms

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

The borrower distribution of small loans to farms was excellent.

Illinois non-MSA

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

Springfield MSA

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

Responses to Complaints

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

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the St. Louis MSA was consistent with the bank's overall performance under the Lending Test in the full scope areas.

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/2022 to 12/31/2024)	
Bank Products Reviewed:	Farm 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
State of Illinois		
Illinois non-MSA	Full Scope	Montgomery and Christian Counties
Springfield MSA	Full Scope	Sangamon County
St. Louis MSA	Limited Scope	Macoupin County

Appendix B: Summary of MMSA and State Ratings

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original

amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: (1) the percentage distribution of farms with revenues of greater than \$1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2024	
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	
IL non-MSA	20	5,742	33.33	314	0.0	0.0	0.0	0.0	0.0	0.0	74.71	90.00	72.61	25.29	10.00	27.39	0.0	0.0	0.0	
Springfield MSA	20	3,619	33.33	147	0.0	0.0	0.0	0.0	0.0	0.0	100.00	100.00	100.00	0.0	0.0	0.0	0.0	0.0	0.0	
St Louis MSA	20	2,901	33.33	199	0.0	0.0	0.0	49.21	35.00	34.67	50.79	65.00	65.33	0.0	0.0	0.0	0.0	0.0	0.0	
Total	60	12,262	100.00	660	0.0	0.0	0.0	11.48	11.67	10.45	72.22	85.00	76.52	16.30	3.33	13.03	0.0	0.0	0.0	

Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue												2022 - 2024	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
IL non-MSA	20	5,742	33.33	314	98.85	75.00	50.00	0.57	25.00	0.57	0.0		
Springfield MSA	20	3,619	33.33	147	100.00	75.00	42.86	0.0	25.00	0.0	0.0		
St Louis MSA	20	2,901	33.33	199	98.41	90.00	66.83	1.59	10.00	0.0	0.0		
Total	60	12,262	100.00	660	98.89	80.00	53.48	0.74	20.00	0.37	0.0		

Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%