



PUBLIC DISCLOSURE

July 6, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Lacon
Charter Number 347
111 South Broad Street
Lacon, Illinois 61540

Office of the Comptroller of the Currency
Peoria, Illinois Field Office
211 Fulton Street, Suite 604
Peoria, Illinois 61602

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 major factors that support this rating include:

- The Lending Test rating is based on the lending performance in Illinois.
- The loan-to-deposit (LTD) ratio is reasonable.
- A majority of agricultural lending is inside the bank's assessment area (AA).
- The geographic distribution of loans is reasonable.
- The distribution of loans to farms of different sizes is reasonable.

Loan-to-Deposit Ratio

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

The quarterly average LTD ratio was 78.7 percent for the period July 1, 2015, to March 31, 2020. First National Bank of Lacon (FNB or bank) had a quarterly low of 64.8 percent and a quarterly high of 89.8 percent. FNB's ratio of 78.7 percent is consistent with the prior CRA evaluation's average LTD ratio of 78.1 percent.

FNB ranks first among eight similarly situated banks serving its AA and surrounding counties. Due to the limited number of financial institutions in Marshall County, we used data from seven banks in the surrounding counties of Bureau, LaSalle, and Putnam counties. The quarterly average LTD ratio for the seven banks over the same period ranged from 32.6 percent to 65.5 percent. The similarly situated institutions, which range in asset size from \$15 million to \$100 million, are FDIC insured community financial institutions that compete with FNB for deposits in the AA and surrounding counties. The LTD ratio is calculated on a bank-wide basis.

Lending in Assessment Area

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

The bank originated and purchased 79 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	45	79.0	12	21.0	57	9,800	79.4	2,546	20.6	12,346
Total	45	79.0	12	21.0	57	9,800	79.4	2,546	20.6	12,346

Source: Sampled ag loans originated or purchased 1/1/17-12/31/19

Description of Institution

FNB is an intrastate financial institution headquartered in Lacon, Illinois, with assets of \$58 million as of March 31, 2020. The sole branch/location is equipped with a drive-up facility. The bank has two automated teller machines (ATMs) which do not accept deposits. ATMs are located at the branch location and a local grocery store. FNB did not open or close any facilities since the previous CRA evaluation.

FNB is a wholly-owned subsidiary of First Lacon Corp., a one-institution holding company, headquartered in Lacon, Illinois. FNB does not have any subsidiaries. First Lacon Corp. does not negatively impact the bank's ability to meet the credit needs of the community.

FNB has one AA in central Illinois consisting of Marshall County, which is part of the Peoria, Illinois Metropolitan Statistical Area (MSA). FNB's AA meets the requirements of the regulation and does not arbitrarily exclude any low- and moderate-income areas.

FNB's lending strategy is largely focused on agricultural lending products, but they also offer business, residential, and consumer loan products in order to best serve their communities. Deposit offerings include checking and savings with additional services including debit cards, bill pay, as well as access through online banking platforms. Internet and telephone banking are also available to the bank's customers. Refer to the bank's public file for a listing of services.

There are no financial, legal, or other factors impeding FNB's ability to help meet the credit needs of the bank's AA.

The previous CRA rating, which the OCC determined using the Small Bank criterion, was Satisfactory as detailed in the CRA Performance Evaluation dated November 16, 2015.

FNB held 77 percent of net loans and leases to total assets and a tier one leverage capital ratio of 9.6 percent at March 31, 2020. Agricultural loans represent the largest loan portfolio at \$25 million (55 percent of portfolio), followed by residential home loans at \$9 million (19 percent of portfolio), commercial lending at \$6 million (14 percent of portfolio), and consumer lending at \$4.5 million (10 percent of portfolio), as of March 31, 2020. Agricultural loan originations or purchases for 2017, 2018, and 2019 represented 70 loans totaling \$13.3 million.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB under the Small Bank criterion, which includes a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. The evaluation period is from the previous CRA evaluation date of November 16, 2015, through December 31, 2019. The Lending Test evaluated loans originated or purchased from January 1, 2017, through December 31, 2019.

FNB's primary loan products are farm loans. Agricultural lending represented 13 percent by number and 46 percent by dollar of all originations and purchases between January 1, 2017, and December 31, 2019. We used these lending products for the analysis of this evaluation.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact the coronavirus pandemic has had on economies across the United States are not addressed in this evaluation. Bank qualifying activities will be appropriately considered in the subsequent evaluation.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

FNB operates within the State of Illinois and has one AA, Marshall. The Marshall AA received a full-scope review. See Appendix A for more information.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the 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 Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans to farms of different sizes is reasonable.
- The geographic distribution of loans is reasonable.
- FNB did not receive any complaints about its performance in helping to meet the credit needs of its AA during the evaluation period.

Description of Institution's Operations in Illinois

FNB has one location and two ATMs in central Illinois, and offers a full range of traditional deposit and loan products and services. Banking services are available on Saturdays, and customers have additional banking access through telephone and internet banking.

The Marshall AA consists of five census tracts (CTs). The number of moderate-income CTs declined from one in 2017 and 2018 to zero in 2019 due to the Office of Management and Budget (OMB) CT designation changes effective January 1, 2019. The remaining geographies are all middle-income. FNB's AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income areas. See Appendix A for a description of the bank's AA.

Competition for loans and deposits in the bank's market area is high FNB competes with state banks, farm credit institutions, credit unions, and larger national and regional banks. According to the June 2019 FDIC Deposit Market Share Report, FNB held a 22 percent deposit market share in Marshall County, Illinois, ranking third of seven FDIC insured institutions competing for the area's \$275 million in deposits. The top three financial institutions held a 72 percent deposit market share in Marshall County.

The local economic condition for the AA is stable. Unemployment in Marshall County improved throughout the evaluation period, recovering from an annualized unemployment rate of 5.4 percent in 2017 to 4.8 percent in 2019. These rates were higher than the state annualized rates of 4.9 percent in 2017 and 4.0 percent in 2019.

Major employment sectors include manufacturing, healthcare, retail, education, and agriculture. We utilized an economic development community contact during the evaluation period. The contact indicated the primary credit needs in the AA are small business loans. The contact also stated the banks have supported their local communities and the banking needs of the community were being met.

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.

Marshall AA

Table A1 – Demographic Information of the Assessment Area						
Assessment Area: Marshall AA 2017 & 2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	12,173	0.0	16.6	83.4	0.0	0.0
Housing Units by Geography	5,912	0.0	16.9	83.1	0.0	0.0
Owner-Occupied Units by Geography	4,155	0.0	17.2	82.2	0.0	0.0
Occupied Rental Units by Geography	838	0.0	18.9	81.1	0.0	0.0
Vacant Units by Geography	919	0.0	13.4	86.6	0.0	0.0
Businesses by Geography	644	0.0	13.9	86.1	0.0	0.0
Farms by Geography	99	0.0	15.9	84.1	0.0	0.0
Family Distribution by Income Level	3,235	17.4	21.7	24.5	36.4	0.0
Household Distribution by Income Level	4,993	21.2	18.1	22.5	38.2	0.0
Median Family Income MSA - 37900 Peoria, IL MSA		\$67,308	Median Housing Value			\$106,618
			Median Gross Rent			\$628
			Families Below Poverty Level			5.9%
<i>Source: 2015 ACS Census and 2018 D&B Data</i>						
<i>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>						

Table A2 – Demographic Information of the Assessment Area						
Assessment Area: Marshall AA 2019						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,173	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,912	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	4,155	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	838	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	919	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	644	0.0	0.0	100.0	0.0	0.0
Farms by Geography	99	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,235	17.4	21.7	24.5	36.4	0.0
Household Distribution by Income Level	4,993	21.2	18.1	22.5	38.2	0.0
Median Family Income MSA - 37900 Peoria, IL MSA		\$67,308	Median Housing Value			\$106,618
			Median Gross Rent			\$628
			Families Below Poverty Level			5.9%

Source: 2015 ACS Census with OMB changes effective 2019 and 2019 D&B Data
 Due to rounding, totals may not equal 100.0
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Illinois

The Illinois rating area contains one AA and received a full scope review.

LENDING TEST

The bank'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, the bank's performance in the Marshall AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State of Illinois.

Small Loans to Farms

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

The distribution of farm loans reflects reasonable distribution in the AA. The proportion of lending in the moderate-income geographies exceeded the demographic data and was comparable to the aggregate distribution for 2017-2018.

There were no moderate-income geographies in 2019, so an analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Farms

Refer to Table T 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 distribution of farm loans reflects reasonable distribution in the AA. The proportion of lending to small farms was comparable to the demographic data and exceeded the aggregate distribution.

We did not identify any conspicuous gaps in the bank's lending performance.

Responses to Complaints

FNB did not receive any complaints about its performance in helping to meet the credit needs of its AA 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:	Lending Test: January 1, 2017 to December 31, 2019	
Bank Products Reviewed:	Farm loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Marshall AA	Full-scope	All CTs in Marshall County

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank of Lacon	
Overall Bank:	Lending Test Rating
FNB Lacon	Satisfactory
MMSA or State:	
State of Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 compared 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 assessment area.
- Table T. 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 thousand) 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 S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2017-2018

Assessment Area:	Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Marshall AA	0.0	0.0	0.0	15.9	17.4	27.9	84.1	82.6	72.1	0.0	0.0	0.0	0.0	0.0	0.0
Total	0.0	0.0	0.0	15.9	17.4	27.9	84.1	82.6	72.1	0.0	0.0	0.0	0.0	0.0	0.0

*Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2017-2019

Assessment Area:	Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Marshall AA	99.0	80.0	70.2	0.0	4.4	1.0	15.6
Total	99.0	80.0	70.2	0.0	4.4	1.0	15.6

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*