



PUBLIC DISCLOSURE

April 26, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank in Amboy
Charter Number 14244

220 East Main Street
Amboy, Illinois 61310

Office of the Comptroller of the Currency
Peoria 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.

Table of Contents

OVERALL CRA RATING 2

SCOPE OF THE EVALUATION 4

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 5

STATE RATING 6

 STATE OF ILLINOIS 6

APPENDIX A: SCOPE OF EXAMINATION A-1

APPENDIX B: SUMMARY OF MMSA AND 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 **Satisfactory**.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the bank's one assessment area (AA).
- The majority of the bank's loans are inside its AA.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- Internet, mobile, and telephone banking are available to the bank's customers, including LMI individuals and geographies. Refer to the bank's public file for a listing of services.

Loan-to-Deposit Ratio

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

FNBA's quarterly average LTD ratio for the period April 1, 2014, to December 31, 2018, is 53 percent. FNBA had a quarterly low of 46 percent and a quarterly high of 61 percent. FNBA's 53 percent is up slightly from the prior CRA evaluation's average LTD ratio of 52 percent.

FNBA ranks seventh among nine similarly situated banks serving its AA. The quarterly average LTD ratio for the other eight banks over the same period ranged from 42 percent to 92 percent. The similarly situated institutions, which range in asset size from \$100 million to \$500 million, are FDIC insured community financial institutions that compete with FNBA for deposits in the AA.

Lending in Assessment Area

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

The bank originated and purchased 82 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	47	72	18	28	65	6,936	65	3,783	35	10,719
Consumer	60	92	5	8	65	684	89	86	11	770
Total	107	82	23	18	130	7,620	66	3,869	34	11,489

Source: Sample of consumer and agriculture loans originated from 1/1/16 to 12/31/18.

Description of Institution

FNBA is a \$200 million intrastate financial institution headquartered in Amboy, Illinois. Amboy is located in northwestern Illinois, approximately fifteen miles southeast of Dixon. The main office is located at 220 East Main Street in Amboy. There is one additional drive-up facility in Amboy as well as two branch offices located in Dixon, Illinois, and another branch in Franklin Grove, Illinois. The locations are all equipped with drive-up facilities. FNBA has six automated teller machines (ATM), four of which accept deposits. FNBA acquired the Franklin Grove Bank in 2016. FNBA did not close any facilities since the previous CRA evaluation. Internet, mobile, and telephone banking are also available to the bank's customers. Refer to the bank's public file for a listing of services.

FNBA is a wholly owned subsidiary of Amboy Bancorp, Inc., a one-bank holding company headquartered in Amboy, Illinois. The holding company does not own any other subsidiaries, and it does not negatively impact the bank's ability to meet the credit needs of the community.

The bank has one AA in northwestern Illinois, which includes all of Lee County and portions of Ogle and Whiteside Counties. The AA includes thirteen census tracts (CT): nine CTs in Lee County, two CTs in Ogle County, and two CTs in Whiteside County. FNBA's AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income areas.

FNBA's strategy is to provide financial products and services to meet the needs of the customers in the communities they serve. The bank offers a full range of deposit and loan products and services. There are no financial, legal, or other factors impeding FNBA's ability to help meet the credit needs of the bank's AA. The bank's previous CRA rating was "Satisfactory Record of Meeting Community Credit Needs" as detailed in the Performance Evaluation dated July 7, 2014.

The bank's market area has a high level of competition for loans and deposits. FNBA competes with national banks, state banks, credit unions, and federal thrifts. FNBA held a 5 percent deposit market share in Lee, Ogle, and Whiteside County, Illinois, ranking ninth of 27 FDIC insured institutions competing for the area's \$3.3 billion in deposits. The top three financial institutions held a 30 percent deposit market share in Lee, Ogle, and Whiteside County, Illinois.

FNBA held 53 percent of net loans and leases to total assets and a Tier One Leverage Capital ratio of 12 percent, at December 31, 2018. Agricultural lending represented the largest loan portfolio at \$49 million (44 percent of portfolio), followed by commercial lending at \$31 million (28 percent of portfolio), residential lending at \$21 million (19 percent of portfolio), and consumer lending at \$9 million (8 percent of the portfolio), as of December 31, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNBA under the Small Bank evaluation procedures, which include a lending test. The lending test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period is from the previous CRA evaluation, July 7, 2014, through December 31, 2018. We evaluated loans originated from January 1, 2016, through December 31, 2018, under the lending test.

FNBA's primary lending products are agricultural and consumer loans. These lending categories account for 68 percent of loans, by number, originated or purchased from January 1, 2016, to December 31, 2018. We used these lending products for the analysis of this evaluation.

The bank is not required to maintain income data on loans outside of the individual loan files. Consequently, we sampled loans originated and purchased during the lending test evaluation period and compared them to 2010 census information. We obtained the income information of the consumer borrowers and the gross revenues of the farmers, as well as geocoded the data for each loan sampled. Performance conclusions for lending between January 1, 2016, and December 31, 2016, are based on 2010 US Census data. Performance conclusions for lending between January 1, 2017, and December 31, 2018, are based on 2015 American Community Survey data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was 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) 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 Amboy has only one AA. We performed a full-scope review of the bank's AA. See Appendix A for more information.

We weighted the consumer lending results more heavily than the agricultural loans for the geographic distribution test. The one moderate-income CT is primarily located in an urban setting, so agricultural lending opportunities in this CT are limited.

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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of loans in the state of Illinois.
- 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.
- FNBA did not receive any complaints regarding its performance in helping to meet the credit needs within the AA during this evaluation period.

Description of Institution's Operations in Illinois

FNBA has five locations in northwestern Illinois and is headquartered in Amboy. The bank has six ATMs, four of which accept deposits. Internet, mobile, and telephone banking are also available to the bank's customers. Refer to the bank's public file for a listing of services.

The bank has one AA in northwestern Illinois, which includes all of Lee County and portions of Ogle and Whiteside Counties. The AA includes thirteen census tracts (CT): nine CTs in Lee County, two CTs in Ogle County, and two CTs in Whiteside County. FNBA's AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income areas.

FNBA's strategy is to provide financial products and services to meet the needs of the customers in the communities they serve. The bank offers a full range of deposit and loan products and services. There are no financial, legal, or other factors impeding FNBA's ability to help meet the credit needs of the bank's AA.

The bank's market area has a high level of competition for loans and deposits. FNBA competes with national banks, state banks, credit unions, and federal thrifts. FNBA held a 5 percent deposit market share in Lee, Ogle, and Whiteside County, Illinois, ranking ninth of 27 FDIC insured institutions competing for the area's \$3.3 billion in deposits. The top three financial institutions held a 30 percent deposit market share in Lee, Ogle, and Whiteside County, Illinois. The majority of the bank's deposits are inside its AA. A majority of the bank's loans are inside its AA.

Agricultural lending represented the largest loan portfolio at \$49 million (44 percent of portfolio), followed by commercial lending at \$31 million (28 percent of portfolio), residential lending at \$21 million (19 percent of portfolio), and consumer lending at \$9 million (8 percent of the portfolio), as of December 31, 2018.

The local economic condition is stable. The Lee, Ogle, and Whiteside County unemployment rates for January 2019 are higher than both the national average and State of Illinois unemployment rates, according to the U.S. Department of Labor. The January 2019 unemployment rates for each area are: Lee County 5.8 percent, Ogle County 7.2 percent, Whiteside County 6.2 percent, State of Illinois 5.2

percent, and 4.0 percent national average rate. Households below the poverty rate rose to 10.2 percent, which could limit opportunities for lending, especially to low-income households.

The economy of the AA is concentrated in agriculture, healthcare, government, retail, manufacturing, and education sectors. Major employers include: local hospital and health care facilities, ComEd, Raynor Manufacturing Co., city and county government, and local school districts. Please see the Market Profile in Appendix C for additional information on the AA.

We made one community contact from the bank's AA during the evaluation. The contact indicated the primary credit needs in the AA are home loans and small business loans. The contact also stated there are no credit needs or banking services not met or provided for by the local financial institutions. Overall, the contact felt FNBA and the other local financial institutions are meeting the credit needs of the area.

Amboy AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Amboy (2016)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	0.0	46.2	53.8	0.0
Population by Geography	53,157	0.0	0.0	51.5	48.5	0.0
Housing Units by Geography	22,363	0.0	0.0	51.9	48.1	0.0
Owner-Occupied Units by Geography	15,984	0.0	0.0	48.6	51.4	0.0
Occupied Rental Units by Geography	4,564	0.0	0.0	65.4	34.6	0.0
Vacant Units by Geography	1,815	0.0	0.0	46.9	53.1	0.0
Businesses by Geography	2,599	0.0	0.0	48.8	51.2	0.0
Farms by Geography	391	0.0	0.0	34.5	65.5	0.0
Family Distribution by Income Level	14,340	14.0	16.0	22.1	48.0	0.0
Household Distribution by Income Level	20,548	17.3	14.4	18.2	50.1	0.0
Median Family Income Non-MSAs - IL		\$54,499	Median Housing Value			\$127,618
Households Below Poverty Level		8.8%	Median Gross Rent			\$583
			Families Below Poverty Level			6.0%
<p>Source: 2010 U.S. Census and 2016 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.</p>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Amboy (2017-2018)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	7.7	53.8	38.5	0.0
Population by Geography	51,450	0.0	6.7	52.2	41.1	0.0
Housing Units by Geography	22,476	0.0	7.1	50.6	42.3	0.0
Owner-Occupied Units by Geography	15,754	0.0	5.7	46.3	48.0	0.0
Occupied Rental Units by Geography	4,540	0.0	11.7	65.0	23.3	0.0
Vacant Units by Geography	2,182	0.0	7.2	51.7	41.1	0.0
Businesses by Geography	2,526	0.0	8.5	51.4	40.1	0.0
Farms by Geography	360	0.0	2.2	50.8	46.9	0.0
Family Distribution by Income Level	13,398	14.4	16.6	21.0	48.0	0.0
Household Distribution by Income Level	20,294	18.8	15.1	16.1	50.0	0.0
Median Family Income Non-MSAs - IL		\$59,121	Median Housing Value			\$123,958
Households Below Poverty Level		10.2%	Median Gross Rent			\$666
			Families Below Poverty Level			6.9%
<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>						

Scope of Evaluation in Illinois

FNB Amboy has only one AA. We performed a full-scope review of the bank's AA. See Appendix A for more information.

We weighted the consumer lending results more heavily than the agricultural loans for the geographic distribution test. The one moderate-income CT is primarily located in an urban setting, so agricultural lending opportunities in this CT are limited.

LENDING TEST

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

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

FNBA's primary lending products are agricultural and consumer loans. These lending categories account for 68 percent of loans, by number, originated or purchased from January 1, 2016, to December 31, 2018. We used these lending products for the lending test analysis of this evaluation. An analysis of home mortgages and small business loans would not be meaningful.

FNBA's lending levels are comparable to the level stated by CRA-reporting financial institutions in the AA as well as demographic comparators for farms and households located in the moderate-income geography in the AA. We did not identify any conspicuous gaps in the bank's lending performance.

FNBA's lending to small farms and low-and moderate-income borrowers is comparable to or exceeds the level conveyed by CRA-reporting financial institutions in the AA as well as demographic comparators for both time periods.

Distribution of Loans by Income Level of the Geography

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

There were no moderate-income CTs based upon the 2010 U.S. Census, so a geographic distribution test was not performed for the loans originated January 1, 2016, to December 31, 2016.

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.

FNBA's lending levels exceed the level stated by CRA-reporting financial institutions in the AA as well as demographic comparators for farms located in the moderate-income geography in the AA. We did not identify any conspicuous gaps in the bank's lending performance.

Consumer Loans

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

The distribution of consumer loans reflects reasonable dispersion for 2017-2018. The proportion of lending in the moderate-income CT is comparable to the percentage of households located in the moderate-income geography in the AA. We did not identify any conspicuous gaps in the bank's lending performance.

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.

FNBA's lending to small farms is comparable to the demographic comparators and exceeds the level conveyed by CRA-reporting financial institutions in the AA for both time periods.

Consumer Loans

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

The distribution of consumer loans reflects excellent penetration. The proportion of lending to low income households is near the percentage of low-income households while lending to moderate-income households significantly exceeds the percentage of moderate-income households in the AA for 2016 data. FNBA's lending to low- and moderate-income borrowers exceeds the demographic comparators for 2017-2018 data.

Responses to Complaints

FNBA did not receive any complaints regarding its performance in helping to meet the credit needs within the AA during this 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:	07/07/14 to 12/31/18	
Bank Products Reviewed:	Small farm, consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Amboy AA	Full-scope	<i>County of Lee Partial County of Ogle Partial County of Whiteside</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS	First National Bank in Amboy
Overall Bank:	Lending Test Rating
First National Bank in Amboy	Satisfactory
MMSA or State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

Table 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
Amboy	0.0	--	0.0	1.9	5.0	0.7	49.8	50.0	40.0	48.3	45.0	59.3	0.0	0.0	0.0
Total	0.0	--	0.0	1.9	5.0	0.7	49.8	50.0	40.0	48.3	45.0	59.3	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 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 2016

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
Amboy	99.5	100.0	41.3	0.3	0.0	0.3	0.0
Total	99.5	100.0	41.3	0.3	0.0	0.3	0.0

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 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 2017-2018

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
Amboy	98.8	90.0	43.0	0.7	10.0	0.5	0.0
Total	98.8	90.0	43.0	0.7	10.0	0.5	0.0

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

Table U: Assessment Area Distribution of Consumer Loans 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		
	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Amboy	0.0	--	7.0	6.7	50.5	66.7	42.5	26.7	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower										2016	
Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Amboy	17.3	16.7	14.4	26.7	18.2	30.0	50.1	26.7	0.0	--	

*Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower										2017-2018	
Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Amboy	18.8	26.7	15.1	26.7	16.1	30.0	50.0	16.7	0.0	--	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*