



PUBLIC DISCLOSURE

March 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens National Bank of Albion
Charter Number: 14435

10 West Elm Street
Albion, IL 62806

Office of the Comptroller of the Currency

10200 Forest Green Blvd
Suite 501
Louisville, KY 40223

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: Outstanding.

The lending test rating: Satisfactory.

The major factors that support these ratings include:

- A substantial majority of Citizens National Bank of Albion's (CNB or bank) loans were originated within its assessment area (AA).
- The bank's distribution of loans to small businesses was excellent.
- CNB's distribution of loans to small farms was excellent.
- The overall geographic distribution of small loans to business and farms reflected reasonable dispersion.
- The loan-to-deposit (LTD) ratio was reasonable given the bank's size, financial condition, and the credit needs of the bank's AA.
- CNB demonstrated excellent responsiveness to community development (CD) needs by engaging in a combination of CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering CNB's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio was reasonable. CNB's LTD ratio averaged 77.4 percent across 18 quarters, with a quarterly high of 93.1 percent and a quarterly low of 63.1 percent. The average LTD decreased compared to the previous CRA performance evaluation of 91.0 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA. The bank originated 92.5 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. The following table details CNB's lending within the AA by number and dollar volume during the evaluation period for each loan category.

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 Business	18	90.0	2	10.0	20	1,049	98.4	17	1.6	1,066
Small Farm	19	95.0	1	5.0	20	1,585	90.3	170	9.7	1,755
Total	37	92.5	3	7.5	40	2,634	93.4	187	6.6	2,821

Source: Random sample of home mortgage and business loans from bank records that were originated and purchased between January 1, 2019, and December 31, 2021. Totals may reflect negligible variances due to rounding.

Description of the Institution

CNB is a federally-chartered, national bank and is wholly owned by Citizens Bancshares, Inc., a one-bank holding company headquartered in Albion, Illinois. The bank does not have any subsidiaries and did not engage in any merger or acquisition activity during the evaluation period.

The bank serves five contiguous counties in southeastern Illinois and offers traditional banking products and services at each of its six branches. The main office is in Albion, Illinois, located in Edwards County and in a moderate census tract (CT). In addition, CNB has two branches in Lawrence County, one in Richland County, one in Wayne County, and one in White County. Each location has a deposit-taking automated teller machine (ATM). CNB also has two additional ATMs in Edwards County; one of the ATMs takes deposits, the other only dispenses cash. All counties in which CNB has offices and deposit-taking ATMs are part of the nonmetropolitan statistical area (Non-MSA) within Illinois, the bank's only AA.

CNB's loan originations and loan portfolio composition indicate diversified lending among residential real estate, business, farm, and consumer loans. Its retail products include checking accounts, savings accounts, individual retirement accounts, and certificates of deposit. Its lending products include vehicle secured loans; stock and deposit secured loans; unsecured personal loans; residential purchase, refinance, and construction loans; land secured loans; and home equity lines of credit. The bank's business lending products include commercial real estate, small business, commercial, farm, and commercial construction loans. The bank also offers the following services to its customers: free internet, mobile, telephone, and text banking, free bill pay, remote deposit capture, and safe deposit boxes.

As of December 31, 2021, CNB had total assets of \$354.5 million and tier 1 capital of \$55.0 million. Total deposits equaled \$296.6 million, or 84.6 percent of total assets, while gross loans and leases of \$200.5 million represented 56.6 percent. The loan portfolio breakdown was as follows:

Loan Portfolio Summary by Loan Type December 31, 2021		
Loan Category	\$ (000)	% of total loans
Agricultural	77,541	38.7
Commercial	58,900	29.4
Residential Real Estate	50,971	25.4
Consumer	12,336	6.2
Other	796	0.3
Total Loans	200,544	100.0

There were no legal or financial impediments affecting CNB's ability to meet the credit needs of its community. However, the COVID-19 pandemic, beginning in 2020, impacted the local economy including unemployment. The Office of the Comptroller of the Currency (OCC) last performed a CRA evaluation on January 13, 2020. The bank received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC conducted an evaluation of the bank's CRA performance using the OCC's Small Bank CRA examination procedures. These procedures assess an institution's record of meeting credit needs through its lending activities. Conclusions regarding the bank's lending performance were based on a random sample of the bank's primary lending products originated and purchased between January 1, 2019, and December 31, 2021. We also considered CNB's performance relative to CD activities, optional for small banks.

Our determination of primary lending products was based on the dollar volume of loans originated and purchased during the evaluation period and the bank's business strategy. CNB's primary loan products are business and farm loans. Business loans represented 38.0 percent of dollar volume and 31.4 percent of the number of loans originated and purchased. Farm loans represented 23.0 percent of dollar volume and 10.3 percent of the number of loans originated and purchased.

The evaluation of CNB's CD activities was based the responsiveness of all CD-purpose loans, qualified investments, and services that occurred in 2019, 2020, and 2021.

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 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 based on the State of Illinois rating and full scope review in the AA. In assessing performance, examiners placed more weight to the distribution by business and farm gross annual revenues than the geographic distribution of loans. This weighting was due to having no low-income tracts and the high level of competition for the six moderate-income tracts within the AA.

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 rating: Satisfactory

The major factors that support these ratings include:

- The geographic dispersion of small loans to businesses and farms through the bank's AAs was reasonable.
- The bank's distribution of loans to small businesses and farms was excellent.

Description of Institution's Operations in Illinois

The bank has identified one AA, the IL Non-MSA. CNB conducts business from six office locations in five complete counties, none of which contain low-income geographies. See the *Description of Institution* section for additional details. Lawrence County was designated as *distressed* by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation (FDIC), and OCC in 2019 and the counties of Edwards and Richland were designated as *underserved* during the entire evaluation period. Annual designations of *distressed* or *underserved* nonmetropolitan middle-income geographies are determined based on rates of poverty, unemployment, and population loss or population size, density, and dispersion.

Competition in the AA is strong. The Federal Deposit Insurance Corporation's Deposit Market Share Report indicated CNB had 13.7 percent of the market share, ranking 2nd with \$279 million in deposits as of June 30, 2021. There are an additional 13 financial institutions operating 36 branches in the AA. The primary competitors are Fairfield National Bank (19.7 percent market share) followed by First National Bank of Carmi (12.4 percent market share), and First National Bank in Olney (10.9 percent market share).

Businesses in the AA totaled 3,886 and were primarily small businesses (77.9 percent were businesses with gross annual revenues of \$1 million or less). Dun & Bradstreet (D&B) did not have revenue information for 11.7 percent of AA businesses. Of the businesses in the AA, 1,114, or 28.7 percent, were in moderate-income CTs. We reviewed peer small business data in the AA, which compared all CRA reporting banks that made small business loans in the AA. Based on 2020 peer small business data (2021 data unavailable), there were 52 CRA loan reporting lenders in the AA. Those lenders originated 737 loans. The top three lenders were American Express, 13.0 percent of loans; First Mid Bank and Trust, 10.5 percent of loans; and Banterra Bank, 8.7 percent of loans.

The IL Non-MSA AA total population was 70,460. The AA consisted of 23 CTs with no low- or upper-income tracts, six moderate-income tracts, and 17 middle-income CTs. Economic conditions in the AA prior to the COVID-19 pandemic were similar to conditions in the state of Illinois. The unemployment level at the beginning of 2020 was between 4.1 and 5.2 percent and remained similar to the state average of 4.1 percent. At the peak of the pandemic in April 2020, the unemployment rate was between 14.7 and 24.4 percent, while the state peaked at 17.2 percent. Through 2021, unemployment levels improved but remained above pre-pandemic levels.

The following table summarizes the annual unemployment rates.

Unemployment Rates			
	2019	2020	2021
State of Illinois	4.0%	9.2%	6.1%
Edwards County	4.1%	8.5%	5.1%
Lawrence County	5.3%	9.1%	6.1%
Richland County	3.9%	6.9%	4.3%
Wayne County	4.6%	8.4%	4.7%
White County	3.7%	7.9%	5.0%

Source: Bureau of Labor Statistics

Table A below provides demographic information regarding CNB's AA. The AA's median family income was below the \$72,563 median figure for the State of Illinois.

Table A – Demographic Information						
Assessment Area: IL Non-MSA						
Edwards, Lawrence, Richland, Wayne and White counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	26.1	73.9	0.0	0.0
Population by Geography	70,460	0.0	27.1	72.9	0.0	0.0
Housing Units by Geography	31,617	0.0	22.0	78.0	0.0	0.0
Owner-Occupied Units by Geography	21,135	0.0	18.7	81.3	0.0	0.0
Occupied Rental Units by Geography	6,382	0.0	31.9	68.1	0.0	0.0
Vacant Units by Geography	4,100	0.0	23.6	76.4	0.0	0.0
Businesses by Geography	3,886	0.0	28.7	71.3	0.0	0.0
Farms by Geography	481	0.0	15.0	85.0	0.0	0.0
Family Distribution by Income Level	18,112	22.3	19.2	22.5	36.0	0.0
Household Distribution by Income Level	27,517	25.2	17.3	18.7	38.8	0.0
Median Family Income Non-MSAs – IL		\$59,323	Median Housing Value			74,158
			Median Gross Rent			\$530
			Families Below Poverty Level			10.7%
Source: 2015 ACS Census and 2021 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.						

As part of this evaluation, the OCC contacted two housing authorities located in the AA. Both agencies identified the need for affordable housing and rental units. An opportunity exists for homeless shelter assistance in Wayne County as no such housing exists.

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans.

Small Loans to Businesses

The geographic distribution of small loans to businesses was reasonable. The bank's percentage of small loans to businesses in moderate-income CTs was below the percentage of businesses located in those geographies and slightly below the aggregate lending comparator. Examiners considered the high level of competition for the 1,114 businesses in the moderate-income tract and the lack of lending opportunities due to the *distressed* and *underserved* designations during the evaluation period. There were no low-income CTs in the AA.

Refer to Table Q in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms was reasonable. While the bank's percentage of small loans to farms in moderate-income CTs was below the percentage of farms located in those geographies, the bank's small loans to farms was above the level of aggregate lending. There were no low-income CTs in the AA.

Refer to Table S in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to businesses and farms of different sizes, given its product lines.

Small Loans to Businesses

CNB's distribution of loans to businesses of different sizes was excellent. The bank originated 94.0 percent of loans to businesses with revenues less than \$1 million. This exceeded the 77.9 percent of businesses in the AA and the aggregate lending comparator of 47.1 percent.

Refer to Table R in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

CNB's distribution of loans to farms of different sizes was excellent. The bank originated 90.0 percent of loans to farms with revenues less than \$1 million. This exceeded the aggregate lending comparator of 40.6 percent of the percentage of moderate-income farms.

Refer to Table T in *Appendix D: Tables of Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Responses to Complaints

CNB did not receive any written complaint regarding its CRA performance during the evaluation period.

COMMUNITY DEVELOPMENT

The bank exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA. Performance related to CD activities had a positive effect on the bank's rating in the AA.

Number and Amount of Community Development Loans

CNB demonstrated excellent responsiveness to the CD needs of the AA through CD loans. During the evaluation period the bank originated 571 qualifying U.S. Small Business Administration CD loans totaling \$13.9 million or 25.3 percent of tier 1 capital.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
IL Non-MSA	2	1,125	7	2,135	9	100.0	3,255	100.0

CNB's amount of qualified CD investment continues to demonstrate excellent responsiveness to the development needs in the AA. Review period investments include \$1.1 million in two bonds that funded repairs, alternations, or improvements to schools in the Richland County School District, where more than 50 percent of students are from LMI families. Management also purchased five school district bonds totaling \$1.3 million. These bonds were used to finance revitalization efforts in schools located in distressed and underserved communities.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Management made over \$81,000 in donations. Of these donations, \$68,303 were made to qualified organizations, notably Richland County Development Corporation, local schools, and local senior centers located in distressed and underserved communities.

Extent to Which the Bank Provides Community Development Services

Senior management and employees of CNB provided additional CD services in the AAs. Eight employees served in local organizations supporting local small business development and LMI families. Some of the notable board memberships include Edwards County Housing Authority and Lawrence County Chamber of Commerce.

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:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Small business, small farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois Non-MSA	Full-Scope	Edwards, Lawrence, Richland, Wayne and White counties

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Citizens National Bank of Albion	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/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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 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

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

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.

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2019-2021		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
2021 - IL Non-MSA	20	\$1,063	100.0	0.0	0.0	0.0	28.7	10.0	13.0	71.3	90.0	87.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	\$1,063	100.0	0.0	0.0	0.0	28.7	10.0	13.0	71.3	90.0	87.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2021 - IL Non-MSA	20	\$1,063	100.0	724	77.9	94.0	47.1	5.3	6.0	16.8	0.0
Total	20	\$1,063	100.0	724	77.9	94.0	47.1	5.3	6.0	16.8	0.0
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%											

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

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																2019-2021		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
2021 - IL Non-MSA	20	\$1,585	100	0.0	0.0	0.0	15.0	10.0	7.8	85.0	90.0	92.2	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	\$1,585	100	0.0	0.0	0.0	15.0	10.0	7.8	85.0	90.0	92.2	0.0	0.0	0.0	0.0	0.0	0.0
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%																		

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
2021 – IL Non-MSA	20	\$1,585	100	219	97.7	90.0	40.6	1.5	10.0	0.8	0.0
Total	20	\$1,585	100	219	97.7	90.0	40.6	1.5	10.0	0.8	0.0
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%											

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