



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

September 10, 2012

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Mid-Illinois Bank & Trust, NA
Charter Number 10045

1515 Charleston Avenue
Mattoon, IL 61938

Office of the Comptroller of the Currency

Champaign Field Office
3001 Research Road, Suite E2
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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 following table indicates the performance level of **First Mid-Illinois Bank & Trust, NA** with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Mid-Illinois Bank and Trust, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve		X	
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- First Mid-Illinois Bank & Trust, NA (First Mid) has good lending performance. The overall volume of lending in full scope AAs is excellent. The borrower distribution is good. The geographic distribution is adequate. First Mid has an adequate level of community development lending. First Mid does offer mortgage, agriculture, and commercial lending products with flexible features to assist in addressing credit needs.
- First Mid has poor responsiveness through qualified investments in the full scope AAs. Total qualified investments made by First Mid, in all AAs, is only \$43,169, or 0.03 percent of Tier 1 capital. A majority of the investments were smaller dollar cash contributions primarily to organizations that provide community services to low- and moderate- income individuals.
- First Mid’s retail banking services provided to the full scope AAs is good. First Mid’s delivery systems are accessible to geographies and individuals of different income levels within the full scope AAs. The branch and ATM distributions were excellent for the combined non-MSA AAs and adequate for the Champaign-Urbana MSA AA and St. Louis MSA AA. First Mid also provides an adequate level of community development services in the AAs.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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 do 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement, and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing, and one-to-four family dwellings other than manufactured housing.

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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) and the Thrift Financial Reporting (TFR) 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 One 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 geography.

Description of Institution

First Mid-Illinois Bank & Trust, National Association (First Mid) is a \$1.5 billion intrastate institution headquartered in Mattoon, Illinois. First Mid is wholly owned by First Mid-Illinois Bancshares, Inc., a one-bank holding company headquartered in Mattoon, Illinois. The holding company also owns Mid-Illinois Data Services, Inc, a data processing service for the bank and holding company; The Checkley Agency, Inc., doing business as First Mid Insurance Group, a Mattoon-based insurance agency; and two statutory business trusts. The bank's affiliates do not negatively impact the bank's ability to meet the credit needs of the community.

First Mid is a full-service banking institution that includes 44 banking locations in 16 Illinois counties. In addition to its branch network, First Mid's delivery channels include ATMs, Internet banking, mobile banking, telephone account access, and bank by mail. First Mid offers a wide range of products and services for individuals and businesses, including various deposit, loan, trust, and cash management services. First Mid's strategic goals are to deepen customer relationships to satisfy the broad financial needs of customers, provide profit to shareholders, ensure job satisfaction for staff, and contribute to the well being of communities.

As of June 30, 2012, the loan portfolio totaled \$846 million and was comprised of 59 percent commercial and commercial real estate, 22 percent residential real estate, 16 percent agricultural and farm real estate, 2 percent consumer credits and 1 percent other credits. Net loans represent 67 percent of total deposits and 54 percent of the bank's asset base. Tier 1 capital totaled \$125 million.

First Mid has eight assessment areas (AAs). The AAs include three non-MSA AAs, Peoria metropolitan statistical area (MSA), Decatur MSA, Bloomington-Normal MSA, a portion of the Champaign-Urbana MSA, and a portion of the St. Louis MSA.

On September 10, 2010, First Mid acquired 10 branches from First Bank. This added four of the AAs: Peoria MSA; Bloomington-Normal MSA; Adams County (non-MSA) and Knox County (non-MSA).

First Mid has the financial capacity to assist in meeting its communities' credit needs. There are no known legal or financial constraints that could impede its CRA efforts. First Mid received a Satisfactory rating on its last CRA evaluation dated September 8, 2009.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test is July 1, 2009, through December 31, 2011. The period began with July 1, 2009, as the last lending evaluation ended on June 30, 2009. Products reviewed in the lending test include home mortgage, small business, and small farm loans. We utilized Home Mortgage Disclosure Act (HMDA) data, along with Small Loans to Business and Small Loans to Farms data that the bank collected and reported. We used 2010 peer lending data for home mortgage, small business, and small farms to compare First Mid's lending performance to other reporting lenders in the assessment areas (AAs). Loan products are weighted based on the distribution of reported loans by number (i.e. home mortgages, small business, and small farm loans).

The evaluation period for community development loans, the investment test, and the service test is September 8, 2009 through September 10, 2012. This is the period since the last CRA examination ended to the beginning of this examination.

We used deposit information, reported to the FDIC annually, to determine the bank's deposit market share and market presence within its assessment areas. The most recent deposit information available is as of June 30, 2011.

No affiliate activities were considered in this evaluation.

Data Integrity

To assess the accuracy of the data, we conducted an independent test of data for home mortgage, small business, and small farm loan products. We determined the loan data to be substantially accurate and it is used without exception in this evaluation.

Selection of Areas for Full-Scope Review

The full-scope AAs were selected after a review of branch, deposit, and loan distributions. The three non-MSA AAs were combined for analysis purposes. Three areas were reviewed under full-scope procedures: Combined non-MSA AAs, Champaign - Urbana MSA AA, and St. Louis MSA AA.

All AAs are consistent with the requirements of the regulation. Further information on the full-scope AA demographics can be found in the tables at the back of this report.

Ratings

The bank's overall rating is a blend of the conclusions from the various AAs. However, the combined non-MSA AAs performance has the largest impact on the overall rating. Sixty-seven percent of the bank's total deposits and 57 percent of the reported loans in AAs are within the combined non-MSA AAs. Forty-nine percent of the bank's branches are located within these AAs. A majority of the bank's business is actually within the seven county (non-MSA) AA, which includes the bank's headquarters.

The second largest AA, based upon deposit and loan distribution, is the Champaign-Urbana MSA AA. Seventeen percent of the bank's total deposits and 15 percent of the reported loans are from this AA.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. A substantial majority of the bank's loans, 93 percent, are inside its assessment areas. By product type, 94 percent of home mortgage loans, 94 percent of small business loans, and 90 percent of small farm loans are originated to borrowers inside the bank's assessment areas. We view this as a positive characteristic in our analysis of lending performance.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), or 12 CFR 195.28 (c), in determining a national bank's (bank) or federal savings association (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

First Mid is rated High Satisfactory for the lending test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated High Satisfactory. First Mid's lending performance in the full scope AAs is good. The overall volume of lending is excellent. The bank's penetration among borrowers of different income levels and businesses of different sizes is good. The dispersion of loans in geographies of different income levels is adequate. The level and responsiveness of community development lending has a neutral impact on the bank's performance.

Lending Activity

The overall volume of lending in the full scope AAs is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. A majority of the bank's loans are originated in the combined non-MSA AAs, where lending levels are good. The performance is enhanced, as the bank is a strong lending leader of small loans to farms in both the Champaign-Urbana MSA AA and the St. Louis MSA AA. First Mid's market share percentage of small loans to businesses is also above the deposit market share percentage for both the Champaign-Urbana MSA AA and the St. Louis MSA AA. Forty-one percent of the loans originated in the full scope AAs are small loans to businesses.

Combined Non-MSA AAs

The overall volume of lending in the combined non-MSA AAs is good. Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. First Mid has a majority (67 percent) of the deposits in these AAs. The bank ranks first, out of 73 institutions, in deposit market share with 11 percent of these markets. First Mid also is the leading lender in small loans to businesses and small loans to farms in these markets. Fifty-one institutions reported business loan and 27 financial institutions reported farm loans within these AAs. In these AAs, 38 percent of First Mid's loans reported are small loans to businesses. First Mid's market share of small loans to businesses is 21 percent. First Mid's market share of small loans to farms is 46 percent. Agricultural loans were identified as a community credit need by community contacts. First Mid has the second largest market share of home mortgage loans with 7 percent. There were 232 institutions that reported originating home mortgage loans in these AAs. While the lending market share percentage is below the deposit market share percentage, it is important to note there are more financial institutions that lend in these markets than have branches in these AAs.

Champaign-Urbana MSA AA

The overall volume of lending in the Champaign-Urbana MSA AA is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. First Mid has the fourth largest deposit, out of 39 financial institutions, with

market share at 5 percent. Forty percent of First Mid's loans reported in this AA are small loans to businesses. The bank is ranked sixth among 44 financial institutions reporting small loans to businesses in this AA with a market share of 8 percent. The next largest reported loan product in this AA is small loans to farms. First Mid is a strong lending leader (1 out of 19 reporting institutions) of farm loans with 47 percent of the market share. Agriculture loans were also identified as a credit need for this AA by community contacts. For home mortgage loans, the bank ranks thirteenth with 2 percent of the market share. There were 212 financial institutions that originated home mortgage loans in this AA. The percent of market share for small loans to businesses and farms are above the percentage of deposit market share.

St. Louis MSA AA

The overall volume of lending in the St. Louis MSA AA is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. First Mid has the sixteenth largest deposit market share, out of 28 institutions, with 1 percent. Fifty percent of First Mid's loans reported in this AA are small loans to businesses. The bank is ranked sixth among 51 financial institutions reporting small loans to businesses in this AA with a market share of 6 percent. Community contacts identified small business loans as a credit need. The next largest reported loan product in this AA is small loans to farms. First Mid is a strong lending leader (1 out of 16 reporting institutions) of farm loans with 35 percent of the market share. For home mortgage loans, the bank ranks twentieth with 1 percent of the market share. Two hundred thirty-eight institutions reported home mortgage originations within this AA. The percent of market share for small loans to businesses and farms are above the percentage of deposit market share.

Refer to Table 1, Lending Volume, in Appendix C for the facts and data used to evaluate the bank's lending activity.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in low- and moderate-income geographies is adequate. Small loans to businesses were 41 percent of the loans originated within these full-scope AAs. This loan type carried more weight in forming our conclusions, compared to the other products. However, the adequate penetration among various geographies in home mortgage loans and small loans to farms pulled the overall geographic conclusion to adequate. Based upon the 2000 U.S. Census data, there were no low-income geographies with the combined non-MSA and the St. Louis MSA AAs. The Champaign-Urbana MSA AA contained only three low-income census tracts. Conclusions for the moderate-income geographies received significant consideration in this analysis.

Home Mortgage Loans

The overall geographic distribution of home mortgage loans in low- and moderate-income geographies is adequate. The performance within the combined non-MSA AAs was significant in determining this conclusion, as 71 percent of the home loans originated by First Mid in the full-scope AAs were within these AAs.

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Combined Non-MSA AAs

The geographic distribution of home mortgages in the combined non-MSA AAs is adequate. Forty-five percent of home mortgages reported by First Mid in these AAs were home refinance. Another 34 percent reported were home purchase. These two purposes received the most weight in the analysis of home mortgages in these AAs. The geographic distribution was adequate for both of these purposes.

Home Refinance Loans

The geographic distribution of home refinance loans is adequate. The percentage of loans made in moderate-income geographies (1 percent) is lower than the percentage of owner-occupied units in the moderate-income geographies (5 percent). First Mid did not have a market share within the moderate-income geographies, as they did not originate any of the 105 home refinance loans that were originated in the moderate-income geographies in 2010. First Mid had an overall market share of home refinance loans in these AAs of 6 percent. First Mid ranked second out of 128 financial institutions reporting home refinance loans in these AAs.

Home Purchase Loans

The geographic distribution of home purchase loans in the moderate-income geographies is adequate. The percentage of home purchase loans in moderate-income geographies (2 percent) is lower than the percentage of owner-occupied units in those geographies (5 percent). First Mid did not have a market share within the moderate-income geographies, as they did not originate any of the 111 home purchase loans that were originated in the moderate-income geographies in 2010. First Mid ranked third out of 133 institutions, with the overall market share of home purchase loans in these AAs at 7 percent.

Home Improvement Loans

The geographic distribution of home improvement loans in the moderate-income geographies is adequate. The percentage of home improvement loans in moderate-income geographies (1 percent) is lower than the percentage of owner-occupied units in those geographies (5 percent). The bank's market share of 8 percent in moderate-income geographies is below the bank's overall home improvement market share of 20 percent. While the bank is the leader (1 out of 67) in market share for overall home improvement loans, First Mid is ranked sixth (out of 10) in market share for home improvement loans originated in moderate-income areas in these AAs.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is excellent. The percentage of loans made in moderate-income geographies (27 percent) is higher than the percentage of multifamily units in the moderate-income geographies (26 percent). The bank ranks first, out of five institutions, in overall market share for multifamily housing loans with 25 percent of the market. The bank ranks tied for first with 40 percent of the market share for multifamily housing loans in moderate-income geographies. Only two institutions reported multifamily loans in moderate-income geographies for this AA in 2010.

Champaign-Urbana MSA AA

The geographic distribution for home mortgages in the Champaign-Urbana MSA AA is poor.

Home refinances were weighted heavier than the other mortgage products, as they represented 51 percent of the home mortgages made in this AA. Multi-family loans received very little consideration in this conclusion, as only one multi-family loan was originated in the AA.

Home Refinance Loans

The geographic distribution of home refinance loans is very poor. The penetration within the moderate-income geographies was an important factor in this analysis, as 15 percent of the owner-occupied housing units are located in moderate-income geographies. Only one percent of units are located in low-income geographies.

The percentage of loans made in moderate-income geographies (4 percent) is significantly lower than the percentage of owner-occupied units that are located in these geographies. The percentage of market share in moderate-income geographies is also below the bank's overall home refinance market share. This represents very poor distribution of home refinance loans in moderate-income geographies. First Mid ranked fifty-third out of 58 financial institutions that originated home refinance loans in moderate-income geographies in this AA. The market share was 0.21 percent. The bank ranked sixteenth (out of 171 institutions) in overall home refinance market share with 1 percent.

The bank did not make any home refinance loans in the low-income geographies. This is adequate, as only 1 percent of owner-occupied housing units in AA are in low-income geographies.

Home Purchase Loans

The geographic distribution of home purchase loans is poor. The penetration within the moderate-income geographies was an important factor in this analysis. The percentage of loans made in moderate-income geographies (5 percent) is lower than the percentage of owner-occupied units (15 percent) that are located in these geographies. The percentage of market share in moderate-income geographies is also below the bank's overall home purchase market share. First Mid ranked eighteenth, out of 41 financial institutions that originated home purchase loans in moderate-income geographies in this AA. The market share is 0.65 percent. The bank ranked thirteenth in overall home purchase market share with 1 percent.

The bank did not make any home purchase loans in the low-income geographies. This is adequate, as only 1 percent of owner-occupied housing units in AA are in low-income geographies.

Home Improvement Loans

The geographic distribution of home improvement loans in low- and moderate-income geographies is poor. The penetration within the moderate-income geographies was an important factor in this analysis. The percentage of loans made in moderate-income geographies (6 percent) is lower than the percentage of owner-occupied units (15 percent) that are located in these geographies. The percentage of market share in moderate-income geographies is well below the bank's overall home improvement market share. First Mid ranked second out of 42 financial institutions that originated home improvement loans in the AA, with 12 percent of the market share. The bank was ranked eleventh (out of 14 institutions) with a 4 percent market share for home improvement loans in the AA's moderate-income geographies.

The bank did not make any home purchase loans in the low-income geographies. This is adequate, as only 1 percent of owner-occupied housing units in AA are in low-income geographies.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is excellent, however it is important to realize that only one multifamily loan was originated in this AA during the lending evaluation period. This multifamily loan was in a moderate-income geography. The bank's market share ranking of twelfth out of 14 institutions, with 2 percent of the multi-family housing loan in the moderate-income geographies. First Mid ranked nineteenth out of twenty-four institutions that reported multi-family loans in the AA, with a market share of 1 percent.

St. Louis MSA AA

The geographic distribution for home mortgages in the St. Louis MSA AA is excellent. This conclusion is primarily due to the distribution of home refinance loans, as they represented 74 percent of the home mortgages originated within this AA.

Home Refinance Loans

The geographic distribution of home refinance loans is excellent. The percentage of loans made in moderate-income geographies (7 percent) is higher than the percentage of owner occupied units in the moderate-income geographies (5 percent). The bank's market share in moderate-income geographies (4 percent) exceeds the bank's overall market share (1 percent). The bank was ranked nineteenth (out of 206) in overall home refinance market share and ninth (out of 49) for home refinance market share in moderate-income geographies.

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. The percentage of home purchase loans in moderate-income geographies (18 percent) is higher than the percentage of owner occupied units in those geographies (5 percent). The bank ranks twenty-eighth in overall market share for home purchase loans with 1 percent of the market. The bank ranks third (out of 61 institutions) in market share for home purchase loans in moderate-income geographies with 8 percent of the market. Market share in moderate-income geographies significantly exceeds the overall market share (1 percent) for home purchase loans. The bank ranked twenty-eighth out of 128 financial institutions reporting home purchase loans in this AA.

Home Improvement Loans

The geographic distribution of home improvement loans is good. The percentage of loans made in moderate-income geographies (6 percent) is slightly above the percentage of owner occupied units in the moderate-income geographies (5 percent). The bank's market share is lower overall, compared to market share within the moderate-income geographies. First Mid is ranked eleventh for 56 institutions originating home improvement loans in the AA, with a market share of 2 percent. For home improvement loans within the moderate-income geographies, the bank ranks sixth (out of nine institutions) with a market share of 7 percent.

Multifamily Housing Loans

The geographic distribution of multifamily housing loans is not applicable, as the bank did not originate any multifamily loans within the AA.

Small Loans to Businesses

The geographic distribution of small loans to business is poor. The combined non-MSA AAs carried significant weight in this conclusion, as 62 percent of the reported business loans made in the full-scope AAs were originated in these AAs.

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Combined Non-MSA AAs

The geographic distribution of small loans to business in moderate-income geographies is poor. The percent of small loans to businesses in moderate-income geographies (4 percent) is lower than the percentage of businesses in those geographies (9 percent). The bank ranks first (out of 51 lenders) in overall market share for small loans to businesses with 21 percent. This market share is substantially higher than the market share of 7 percent for small loans to businesses located in moderate-income areas.

Champaign – Urbana MSA AA

The geographic distribution of small loans to business is poor. The penetration in low-income geographies is adequate. The bank originated only 1 percent of their small loans to businesses in low-income geographies. However, only 4 percent of businesses are located in these geographies. The bank held 4 percent of the market share of reported business loans in these geographies. First Mid ranked sixth out of 44 lender reporting small loan to businesses in this AA. The bank's overall market share in this AA for reported business loans is 8 percent.

Penetration in moderate-income geographies is poor. The percent of small loans to businesses in moderate-income geographies (7 percent) is significantly lower than the percentage of businesses in those geographies (21 percent). First Mid's market share of 3 percent in these geographies is lower than their overall market share of 8 percent within the entire AA.

St. Louis MSA AA

The geographic distribution of small loans to businesses is adequate. First Mid originated 2 percent of their reported business loans within moderate-income geographies. This is slightly lower than the 5 percent of AA businesses that are located within these tracts. The bank's overall market share was 6 percent, with the market share within the moderate-income geographies at 1 percent.

Small Loans to Farms

The geographic distribution of small loans to farms in geographies of different income levels is adequate. A majority of the reportable farm loans originated were within the combined non-MSA AAs. The penetration within these AAs and the St. Louis MSA AA was adequate.

Refer to Table 7 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Combined Non-MSA AAs

The geographic distribution of small loans to farms is adequate. While the percentage of loans originated in moderate-income geographies is negligible, only 1 percent of the AAs farms are located in these geographies. First Mid held 9 percent market share of the small loans made to farms within these geographies. First Mid's overall market share of reported farm loans within these AAs was 46 percent. First Mid ranked first out of 27 institutions reporting farms loans in this AA.

Champaign – Urbana MSA AA

The geographic distribution of small loans to farms is poor. First Mid originated only 1 percent of their reportable farm loans in moderate income geographies. Five percent of farms in the AA are located within these geographies. First Mid did not originate any loans in the moderate-income geographies in 2010, so there is no market share to compare with the overall market share. Additionally, First Mid did not originate any reportable farm loans in low-income geographies. This is considered adequate, as only 1 percent of the AAs farms are located in these geographies. First Mid's overall market share of reported farm loans within this AA was 47 percent. First Mid ranked first out of 19 lenders reporting small loans to farms in this AA.

St. Louis MSA AA

The geographic distribution of small loans to farms is adequate. The percentage of loans originated in moderate-income geographies was 6 percent. This is lower than the percentage of farms, 9 percent, that are located within these geographies. First Mid's market share of 18 percent in moderate-income geographies is below their overall market share of 35 percent in the AA. First Mid ranked first out of 16 lenders reporting small loans to farms in this AA.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps. We did not identify any unexplained conspicuous lending gaps in the full-scope AAs. First Mid had loans within a substantial majority (80 out of 82) of census tracts in their combined non-MSA AAs. Within the St. Louis MSA AA, First Mid originated loans in all but one census tract. During this period, First Mid originated loans in 37 out of 41 census tracts in the Champaign-Urbana MSA AA. The only gap noted was around the University of Illinois campus. This is reasonable with the limited opportunities and competition of other financial institutions.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A substantial majority (93 percent) of the loans are inside the bank's assessment areas. Refer to the Scope of the Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower is good. Penetration among borrowers of different income levels was good within the home mortgage and business loans. These loan products represent 69 percent of the loan originations reported.

Home Mortgage Loans

The borrower distribution of home mortgage loans to low- and moderate-income borrowers is good. The penetration within all of the full scope AAs was good. Only loans with income information are utilized for the borrower distribution analysis.

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Combined Non-MSA AAs

The distribution of home mortgage loans within the combined non-MSA AAs is good. While home refinance loans were heavily weighted in this analysis, as it was the largest volume home mortgage product, the performance in home purchase and home improvement was enough to pull the overall distribution of home mortgage loans up to good.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is adequate. The percent of bank loans to low-income borrowers (7 percent) is less than the percentage of low-income families in the AA (16 percent). Penetration among low income families is adequate, considering the family poverty rate of 7 percent. Families living below poverty level typically will not qualify for a mortgage loan. The percent of bank loans to moderate-income borrowers (18 percent) is near the percentage of moderate-income families in the AA (19 percent). Penetration with moderate-income families is good.

First Mid ranked fourth in market share to low-income borrowers and second for both moderate-income borrowers and overall home refinance loans. The market share is the same for all three analyses at 6 percent. One hundred eighty-eight lenders reported home refinance loans in these AAs. Fifty-five lenders provided loans to low-income borrowers and 82 lenders originated loans to moderate-income borrowers.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good. The percent of bank loans to low-income borrowers (7 percent) is less than the percentage of low-income families in the AA (16 percent). When you consider that 7 percent of the AAs' families live below poverty levels and would have difficulty qualifying for a purchase, penetration among low-income families is adequate. The percent of bank loans to moderate-income borrowers (23 percent) is above the percentage of moderate-income families in the AA (19 percent). Penetration with moderate-income families is excellent.

First Mid ranks third in overall market share for home purchase loans (out of 133 lenders) and loans to moderate-income borrowers (out of 69 lenders). The bank ranked fourth out of 48 lenders for originating home purchase loans to low-income borrowers in these AAs. The overall market share is 7 percent. The market shares were lower to low-income and moderate-income borrowers at 4 percent and 6 percent respectively.

Home Improvement Loans

The distribution of home improvement loans to borrowers of different income levels is excellent. The percent of bank loans to low-income borrowers (15 percent) is near the percentage of low-income families (16 percent). The bank's market share to low-income borrowers for home improvement loans (21 percent) is above the overall market share of 19

percent. The bank is ranked first in both of these market shares. Sixty-seven lenders reported home improvement loans in these AAs, while only 22 lenders reported home improvement loans to low-income borrowers in these AAs. Penetration to low-income borrowers is good. The percent of bank loans to moderate-income borrowers (20 percent) is slightly above the percentage of moderate-income families in the AA. The bank's market share to moderate-income families for home improvement loans (23 percent) does exceed the overall market share for home improvement loans. The bank also ranks first (out of 37 lenders) with a market share for moderate-income families. Penetration to moderate-income borrowers is excellent.

Champaign – Urbana MSA AA

The distribution of home mortgage loans within the Champaign-Urbana MSA AA is adequate. Home refinance loans received the most weight in this conclusion.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is adequate. The percent of bank loans to low-income borrowers (9 percent) is less than the percentage of low-income families in the AA (17 percent). Penetration among low income families is adequate, when considering the family poverty rate of 6 percent. First Mid's market share and ranking on home refinance loans to low-income borrowers (9 out of 51 lenders with 4 percent) were stronger than overall home refinance loans (16 out of 171 lenders with 1 percent) in this AA. The percent of bank loans to moderate-income borrowers (17 percent) is near to the percentage of moderate-income families in the AA (18 percent). Penetration with moderate-income families is good. First Mid's market share and rankings for refinance loans to moderate-income borrowers is slightly better than overall with ranking of thirteenth, out of 68 lenders, at 2 percent.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is good, primarily due to the penetration among moderate-income borrowers. The percent of bank loans to low-income borrowers (6 percent) is less than the percentage of low-income families in these AAs (17 percent). Even when considering that 6 percent of the AA families live below poverty levels, the penetration among low-income borrowers is poor. The bank ranks seventeenth (out of 115 lenders) in overall market share for home purchase loans with 1 percent of the market. The bank ranks sixth (out of 38 lenders) in market share for home purchase loans to low-income borrowers with 2 percent of the market. Penetration to moderate-income families is excellent. The percent of bank loans to moderate-income borrowers (29 percent) is greater than the percentage of moderate-income families in these AAs (18 percent). The bank ranked eleventh (out of 56 lenders) with 1 percent share of home purchase loans to moderate-income families in the market.

Home Improvement Loans

The distribution of home improvement loans to borrowers of different income levels is good, primarily due to the strong penetration among moderate-income individuals. The percent of bank loans to low-income borrowers (10 percent) is well below the percentage of low-income families (17 percent). The bank's market share to low-income borrowers for home improvement loans (10 percent) is below the overall market share of 12 percent. The bank is ranked second (out of 42 lenders) in home improvement loan market share, and fourth (out of 15 lenders) in market share of home improvement loans to low-income families. Penetration to low-income borrowers is poor. The percent of bank loans to moderate-income borrowers (26

percent) significantly exceeds the percentage of moderate-income families in the AA (18 percent.) The bank's market share to moderate-income families for home improvement loans (17 percent) does exceed the overall market share for home improvement loans. The bank also ranks second (out of 16 lenders) with a market share for moderate-income families. Penetration to moderate-income borrowers is excellent.

St. Louis MSA AA

The distribution of home mortgage loans within the St. Louis MSA AAs is good. Home refinance loans received the most weight in this conclusion, but the performance in the other purpose types did impact this conclusion.

Home Refinance Loans

The distribution of home refinance loans to borrowers of different income levels is adequate. The percent of bank loans to low-income borrowers (9 percent) is less than the percentage of low-income families in the AA (14 percent). Penetration among low income families is adequate, considering the family poverty rate of 4 percent. The percent of bank loans to moderate-income borrowers (19 percent) is slightly above the percentage of moderate-income families in the AA (18 percent). Penetration with moderate-income families is good.

First Mid's market share for overall home refinance loans and refinance loans to moderate-income borrowers was 1 percent of the market. The bank's market share is 4 percent within home refinance loans to low-income borrowers. The ranking of ninth (out of 57 lenders) for loans to low-income borrowers was stronger than the overall ranking of nineteenth (out of 206 lenders) and the ranking of twenty-first (out of 104 lenders) for loans to moderate-income borrowers.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is excellent. The percent of bank loans to low-income borrowers (22 percent) is significantly higher than the low-income families in these AAs (14 percent). The bank ranks fifteenth (out of 45 lenders) with a market share of 3 percent for home purchase loans to low-income borrowers. This is stronger than the twenty-eighth (out of 128 lenders) ranking with 1 percent for overall home purchase loans. Penetration to moderate-income families is excellent. The percent of bank loans to moderate-income borrowers (32 percent) is greater than the percentage of moderate-income families in these AAs (18 percent). The bank's market share of 2 percent (ranked 19 out of 65 lenders) to moderate-income borrowers was stronger than overall home purchase loans.

Home Improvement Loans

The distribution of home improvement loans to borrowers of different income levels is good, primarily due to the strong penetration among low-income borrowers. The percent of bank loans to low-income borrowers (29 percent) is well above the percentage of low-income families (14 percent). The bank's market share to low-income borrowers for home improvement loans (9 percent) is significantly above the overall market share of 2 percent. The bank is ranked eleventh (out of 56 lenders) in home improvement loan market share, and fourth (out of 13 lenders) in market share of home improvement loans to low-income families. Penetration to low-income borrowers is excellent. The percent of bank loans to moderate-income borrowers (12 percent) is below the percentage of moderate-income families in the AA (18 percent). First Mid ranked sixteenth (out of 28 lenders) with 1 percent of the market share,

for home improvement loans to moderate-income families. Penetration to moderate-income borrowers is poor.

Small Loans to Businesses

The borrower distribution of small loans to businesses is good. Performance within all the full-scope AAs had similar conclusions.

Refer to Table 11 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Combined Non-MSA AAs

The borrower distribution of small loans to businesses is good. The percent of loans to businesses with revenues of \$1 million or less (53 percent) is lower than the percentage of businesses with revenues of \$1 million or less in the AA (68 percent). However, the bank's market share to small businesses (27 percent) exceeds the bank's overall market share for small loans to businesses (21 percent). The bank ranks first, out of 51 lenders, for both the small loans to businesses and small loans to businesses with revenues of \$1 million or less.

A substantial majority of the reported loans are for loan amounts of \$100,000 or less.

Champaign – Urbana MSA AA

The borrower distribution of small loans to businesses is good. The percent of loans to businesses with revenues of \$1 million or less (64 percent) meets the comparator of the percentage of businesses with revenues of \$1 million or less in the AA. The bank's market share to small businesses (12 percent) exceeds the bank's overall market share for small loans to businesses (8 percent). The bank ranks sixth for the small loans to businesses and fourth for small loans to businesses with revenues of \$1 million or less. Forty-four lenders reported small loans to businesses and small loans to businesses with revenues of \$1 million or less.

The bank does an excellent job of providing small loans to businesses. Eighty-five percent of the loans reported are for loan amounts of \$100,000 or less.

St. Louis MSA AA

The borrower distribution of small loans to businesses is excellent. The percent of loans to businesses with revenues of \$1 million or less (75 percent) exceeds the comparator of the percentage of businesses with revenues of \$1 million or less in the AA (70 percent.) The bank's market share to small businesses (10 percent) exceeds the bank's overall market share for small loans to businesses (6 percent). The bank ranks sixth for the small loans to businesses and fourth for small loans to businesses with revenues of \$1 million or less. Fifty-one lenders reported small loans to businesses and small loans to businesses with revenues of \$1 million or less in this AA.

A substantial majority of the reportable loans were for loan amounts of \$100,000 or less.

Small Loans to Farms

The borrower distribution of small loans to farms is adequate. Conclusions for all full-scope AAs were similar.

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

Combined Non-MSA AAs

The borrower distribution of small loans to farms is adequate. The percent of loans to farms with revenues of \$1 million or less (79 percent) is lower than the percentage of farms with revenues of \$1 million or less (99 percent) in the combined non-MSA AAs. The bank ranks first in the overall market share for small loans to farms and also small loans to small farms. The percentages of market share are similar at 46 and 45 percent, respectively. Twenty-seven lenders reported farm loans in these AAs.

Seventy-three percent of the loans reported are for loan amounts of \$100,000 or less.

Champaign – Urbana MSA AA

The borrower distribution of small loans to farms is adequate. The percent of loans to farms with revenues of \$1 million or less (80 percent) is lower than the percentage of farms with revenues of \$1 million or less (98 percent) in the Champaign MSA AAs. The bank ranks first in both the overall market share for small loans to farms and small loans to small farms at 47 percent. Nineteen lenders reported farm loans in this AA.

Seventy-two percent of the loans reported are for loan amounts of \$100,000 or less.

St. Louis MSA AA

The borrower distribution of small loans to farms is adequate. The percent of loans to farms with revenues of \$1 million or less (88 percent) is lower than the percentage of farms with revenues of \$1 million or less (99 percent) in the St. Louis MSA AAs. The bank ranks first in the overall market share for small loans to farms with 35 percent of the market and first in market share to small farms with 36 percent of the market. Sixteen lenders reported farm loans in this AA.

Seventy percent of the loans reported are for loan amounts of \$100,000 or less.

Community Development Lending

The bank has an adequate level of community development lending within the full-scope AAs. The combined non-MSA AAs carried a majority of the weight in the conclusions for community development loans. Sixty-five percent of loans made within the full-scope AAs were made in the combined non-MSA AAs. Community development lending has a neutral impact on the bank's overall lending performance.

Refer to Table 1 Lending Volume Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development (CD) loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Combined Non-MSA AAs

First Mid has an adequate level of community development lending within these AAs. Three loans totaling \$2 million were made to three different organizations providing community development lending in the seven county non-MSA AA.

- A \$1.5 million loan was made to help revitalize/stabilize a distressed middle-income geography. A construction of retail stores was expected to create up to 18 jobs for low- or moderate-income individuals.
- A \$400,000 loan was made to an organization that provides community services and affordable living to low- and moderate-income developmentally disabled individuals.
- A \$150,000 loan was made to an organization that provides mental health services to primarily low- and moderate-income individuals.

Champaign – Urbana MSA AA

First Mid did not originate any community development loans in the Champaign–Urbana MSA AA.

St. Louis MSA AA

First Mid did not originate any community development loans in the St. Louis MSA AA.

Product Innovation and Flexibility

The bank offers two home mortgage loan programs with flexible features to address the credit needs of low- or moderate-income individuals. This includes a United States Department of Agriculture (USDA) Guaranteed Rural Housing Loan Program that offers borrowers expanded flexibility with regard to the amount and source of down payment funds. The program is limited to non-MSA properties. While some middle-income applicants are eligible, a majority of borrowers under this program are low- and moderate-income. The number and dollar of loans originated under this program are included in the totals for home mortgage loans.

Additionally, the bank acts as a broker for Federal Housing Administration (FHA) loans, with low down payment requirements and more flexible underwriting features. First Mid brokered eleven such loans in 2011. This program does not have income requirements, and the bank did not have information that indicated how many of the brokered loans were to low- and moderate-income individuals.

First Mid also offers flexible loan products for small businesses, as a Small Business Administration (SBA) Certified Lender. First Mid ranked second in the number of SBA 7a loans originated in fiscal year 2011 (ended September 30, 2011) originated in Illinois. In 2010, the bank originated a number of SBA America's Recovery Capital (ARC) loans. First Mid ranked eighth in the nation for ARC loans originated. The number and dollar amount of these programs are included in the totals for small loans to businesses.

First Mid offers flexible loan products to small farms, using USDA – Farm Service Agency (FSA) guaranteed loans and Illinois Farm Development Authority loans, including the Beginning Farmer Program. The number and dollar amount of loans originated under these programs are included in the totals for small loans to farms.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have little impact on our overall conclusions for the lending test. A majority of the bank's lending is within the AAs that received a full-scope review. Refer to the Tables 1 through 12 Appendix C for the facts and data that support these conclusions.

The bank's performance under the lending test in the Decatur MSA AA and Bloomington-Normal MSA AA is not inconsistent with the full-scope performance rated High Satisfactory.

The bank's performance in the Peoria MSA AA is weaker than the full-scope performance rated High Satisfactory under the lending test. Geographic and borrower distributions were adequate. First Mid did not originate any community development loans in this AA.

INVESTMENT TEST

First Mid is rated Needs to Improve under the investment test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated Needs to Improve. First Mid has poor responsiveness through qualified investments in the full scope AAs. The non-MSA AAs were weighed heavily in this conclusion, as they have 67 percent of the bank's deposits. First Mid provided a total of 31 in-kind contributions to community development organizations within the full scope AAs. The total dollar amount provided was low at only \$37,244.

Qualified investments made by First Mid within all AAs total only \$43,169, or 0.03 percent of Tier 1 capital.

Refer to the Table 14 Appendix C for the facts and data used to evaluate the bank's level of qualified investments. Performance within the full-scope AA is discussed below.

Combined Non-MSA AAs

The dollar volume of qualified investments and the responsiveness to the community's needs is poor. First Mid provided 27 in-kind contributions, \$34,621, that benefited 16 different organizations. A majority of these investments were small dollar contributions to organizations that provided community services to low- and moderate-income individuals. Here are some of the larger contributions that qualified:

- \$15,000 was provided to a health program in Coles County that provided health care to low- and moderate-income individuals.
- \$8,337 in 2010 and \$5,939 in 2011 were provided to United Way of Coles County, which distributes money to local organizations that primarily provide community services to low- and moderate-income individuals. These contributions represent matching contributions to contributions provided by First Mid employees.
- \$1,588 was provided in 2011 as matching contributions to the United Way of Knox County, which primarily provides funds to community development organizations that serve the low- and moderate-income individuals.

- A total of \$1000 (\$500 in both 2010 and 2011) was provided to the Eastern Illinois Foodbank, which provides food to local food banks to serve low-and moderate-income individuals.

A majority of the investments were smaller dollar contributions that were used for community services to low- and moderate-income individuals. First Mid provided a total of \$470 to organizations that provide affordable housing to low- and moderate-income individuals.

Champaign – Urbana MSA AA

The dollar volume of qualified investments and the responsiveness to the community's needs is poor. First Mid provided four in-kind contributions totaling \$2,623 that benefitted three different organizations. The largest contribution was to United Way of Champaign County for \$2,362 in 2011, which matched employee contributions. A majority of the funds provided by the United Way are provided to organizations that have the primary purpose of providing community services to low- and moderate-income individuals. The three small contributions were made to two local food pantries.

St. Louis MSA AA

The responsiveness to community development needs through the use of qualified investments was very poor for the St. Louis MSA AA. No qualified investments were made in this AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Peoria MSA AA and Bloomington-Normal MSA AA are not inconsistent with the bank's full scope performance of needs to improve. First Mid's performance in the Decatur MSA AA is weaker than the full scope performance of needs to improve. The bank did not have any qualified investments in the Decatur MSA AA. Please refer to Table 14, Appendix C for supporting data.

SERVICE TEST

First Mid is rated High Satisfactory for the service test.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test is rated High Satisfactory. Retail services carry more weight than community development services when determining the service test rating. The primary focus of retail banking services is on the current distribution of branches and its record of opening and closing branches. First Mid's retail banking services provided to the full scope AAs is good. First Mid also provides an adequate level of community development services in their AAs.

Retail Banking Services

First Mid's retail banking services provided in the full scope AAs are good. Sixty percent of the bank's branches located within the full scope AAs are located within the combined non-MSA AAs. Therefore, the conclusions for the combined non-MSA AAs were weighed more heavily than the other two AAs. First Mid's delivery systems are accessible to geographies and individuals of different income levels within the full scope AAs. The branch and ATM distributions were excellent for the combined non-MSA AAs and adequate for the Champaign-Urbana MSA AA and St. Louis MSA AA. Only one branch was opened in the full scope AAs during this evaluation. There were no closings of branches during this evaluation period. Overall, the bank's services do not vary in a way that significantly inconveniences its AA, particularly low- and moderate-income geographies or individuals.

Refer to Table 15 Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Combined Non-MSA AAs

First Mid's retail banking services provided within the combined non-MSA AAs are excellent. This is primarily due to excellent branch and ATM distributions, which allows services to be readily accessible to different geographies and individuals of different income levels.

The bank's branch distribution in these AAs is excellent. First Mid has 11 percent of their branches located in low-income tracts. This is significantly greater than the population of the AA within these geographies (1 percent). First Mid also has 11 percent of their branches located in moderate-income geographies, which is higher than the demographic data (10 percent). In addition, First Mid has branches in Effingham and in Altamont, which were considered to be located within distressed non-metropolitan middle-income geographies during this evaluation period. First Mid has not opened or closed any branches within these AAs, although the Adams County and Knox County AAs are new since the last examination.

Most of the branches are full-service offices with no material differences in services. There are three branches in the seven county Non-MSA AA that are limited service, typically without a loan officer located there. This includes a branch in Charleston, IL, that is located in a moderate-income geography. This does not have a significant impact upon the moderate-income geography, as a full service branch is located within 1 ½ miles from this limited service branch.

Banking hours vary among the branches within the AAs. Branch hours offer reasonable access and convenience. Variances in branch hours provide limited inconveniences to low-or moderate-income geographies or individuals. One of the two branches in a moderate-income census tract does not offer Saturday hours. This is the limited service branch in Charleston discussed above. Additionally, one of the two branches in a low-income census tract does not offer Saturday hours. This branch is located in downtown Quincy, with the closest branch being almost 2 ½ miles away. Both of these branches without Saturday hours are located in downtown areas, where it is not unusual for banks to be closed on Saturday.

The alternative delivery systems help extend services and hours to the AAs. One of the larger alternative delivery systems is the bank's ATM network. The distribution of ATMs is excellent. Eleven percent of the bank's ATMs are in low-income areas and eleven percent are in moderate-income areas. All but two of the ATM machines located within low- or moderate-

income areas accept deposits. One of the cash dispensing only machines is located at a local hospital within Coles County in a moderate-income census tract. The other cash dispensing only machine is located in a grocery store in Galesburg, within a low-income area.

First Mid offers a variety of alternative delivery systems including telephone banking, online banking, mobile banking through Internet or text messaging, bill pay services, and banking by mail. However, the bank does not currently monitor the use of these systems by low-and moderate-income individuals.

Champaign – Urbana MSA AA

First Mid's retail banking services provided within the Champaign–Urbana MSA AA is adequate. This is primarily due to adequate branch and ATM distributions, which allows services to be reasonably accessible to different geographies and individuals of different income levels.

The bank's branch distribution in these AA is adequate. While the bank does not have any branches located within low- or moderate-income census tract, three of the eight branches within the AA are in census tracts that border a low- or- moderate census tract. One Champaign branch borders two low-income and two moderate-income geographies. The Urbana branch borders one low-income and two moderate-income areas. One of the Monticello branches borders a moderate-income census tract. These branches that are located close to low- income and/or moderate-income geographies do help provide access to the 12 percent of the AA's population that reside in low-income tracts and 15 percent of the population that reside in moderate-income census tracts.

First Mid has opened one branch in this AA during the evaluation period. The Champaign branch discussed above was opened on October 1, 2009. This branch is located in a middle-income census tract. However, as mentioned above, this branch does help provide access to surrounding low-income and moderate-income geographies.

Most of the branches are full-service offices with no material differences in services. There are two branches in the AA that are limited service, without a loan officer located there. These branches include the Champaign branch and Monticello branches that are discussed above. Therefore, the variances in services do have some impact on low- and moderate-income geographies. It is important to point out that the Champaign branch being discussed is located within a retail store, where it is typical to offer limited services. However, the closest branch with loan officers is over four miles away. The Monticello branch discussed above is less than a half mile from the other Monticello branch location, which limits the negative impact on the moderate-income tract in Piatt County.

Banking hours vary slightly among the branches within the AA. Branch hours offer reasonable access and convenience. All branches offer Saturday hours. The Champaign branch in Rural King is open slightly later than other branches, as it is open Monday through Friday till 6:00pm and on Saturday till 2:00pm. Variances in branch hours are limited and do not inconvenience services to low-or moderate-income geographies or individuals.

The alternative delivery systems help extend services and hours to the AA. All three branches that are located in geographies adjacent to low-income and/or moderate-income census tracts

offer deposit taking ATMs. The other alternative delivery systems discussed in the combined non-MSA AAs section above are also applicable for this AA.

St. Louis MSA AA

First Mid's retail banking services provided within the St. Louis MSA AA is adequate. This is primarily due to adequate branch and ATM distributions, which allows services to be reasonably accessible to different geographies and individuals of different income levels.

The bank's branch distribution in these AA is adequate. While the bank does not have any branches located within the two moderate-income census tracts in the AA, one (Maryville) of the four branches is located in a census tract adjacent to one of the moderate-income geographies. There were no branches opened or closed within this AA during this evaluation period.

All four branches located with the AA are full-service offices with no material differences in services. Banking hours vary slightly among the branches within the AA and do not inconvenience services to low-or moderate-income geographies or individuals.

The alternative delivery systems help extend services and hours to the AA. All three branches that are located in geographies adjacent to low-income and/or moderate-income census tracts offer deposit taking ATMs. The other alternative delivery systems discussed in the combined non-MSA AAs section above are also applicable for this AA.

Community Development Services

Overall, First Mid provided an adequate level of community development services in their full scope AAs. Eleven bank employees provided financial expertise to eleven organizations that promote community development in these AAs. Within the combined non-MSA AAs, which is where 60 percent of the full scope branches are located, the services were primarily for organizations providing community services to low- and moderate-income individuals. The Champaign-Urbana MSA AA focused on affordable housing. First Mid has adequate responsiveness to community needs through the use of community development services.

Combined Non-MSA AAs

First Mid provided an adequate level of community development services within the combined non-MSA AAs. A total of eight bank employees provided financial provisions to ten organizations throughout these AAs. One of the organizations, Coles County Habitat for Humanity, received financial expertise provided by a bank employee to assist in providing affordable housing for low- and moderate-income individuals. Seven different organizations served provide community services to low- and moderate-income individuals. These services included financial literacy education, food, clothing, and energy assistance. The organizations served operated in Coles, Cumberland, Knox, and Adams Counties and are responsive to the needs of low- and moderate-income individuals. Two organizations also provided financing to small businesses for economic development in Coles County. Community contacts did identify support for economic development as a community need for these AAs.

Champaign – Urbana MSA AA

First Mid had an adequate level of community development services in the Champaign-Urbana MSA AA. Three bank employees worked with the Community Reinvestment Group and provided financial literacy through a number of seminars for low- and moderate-income individuals. These employees provided education on credit scores and home loans. Additionally, one of these employees participated in the Neighborhood Focus Program and reviewed applications for deferred payment loans to low- and moderate-income individuals to purchase homes or make home improvements. Community contacts had identified affordable housing as a community credit need.

St. Louis MSA AA

First Mid had a poor level of community development services in the St Louis MSA AA. This AA has four branches, or 13 percent of the full scope AAs' branches. However, no community development services were provided in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Our limited-scope reviews findings have limited impact on our overall conclusions for the service test. A majority (81 percent) of the bank's branches are located within the AAs that received a full-scope review. Refer to the Tables 15, Appendix C for the facts and data that support these conclusions.

Based on a limited-scope review, the bank's performance under the service test for the Decatur MSA AA is stronger than the full scope finding of High Satisfactory. Retail banking services are excellent with one out of two branches being located in a low-income geography in downtown Decatur. Only nine percent of the AA's population is located in low-income census tracts. Additionally, one employee provided community development services to an economic development organization.

The performance for the Peoria MSA AA is also stronger than the full scope findings of High Satisfactory. First Mid has 25 percent of their branches located within both low-income geographies and moderate-income geographies, respectively. Only 5 percent and 15 percent of the AA's population reside in low- and moderate-income geographies. One bank officer provided financial expertise to a community development organization providing affordable housing to low- and moderate-income individuals.

The performance for the Bloomington-Normal MSA AA was weaker than the full scope findings of High Satisfactory. First Mid only has one branch in this AA and it is located in a middle income geography. Two percent of the population resides in low-income geographies, and an additional 13 percent reside in moderate-income geographies. Retail banking services were adequate in this AA. No community development services were provided in the AA.

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 metropolitan and nonmetropolitan areas 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 (excludes CD loans): (07/01/09 to 12/31/11) Investment and Service Tests and CD Loans: (09/08/09 to 09/10/12)	
Financial Institution	Products Reviewed	
First Mid – Illinois Bank and Trust, N.A. 1515 Charleston Ave. Mattoon, IL 61938	Home Mortgage Loans Small Loans to Businesses Small Loans to Farms	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information\
Combined Non-MSA AA Champaign – Urbana MSA AA St. Louis MSA AA	Full-scope Full-scope Full-scope	
Decatur MSA AA Peoria MSA AA Bloomington - Normal MSA AA	Limited-scope Limited-scope Limited-scope	

Appendix B: Market Profiles for Full-Scope Areas

Combined Non-MSA AAs

Demographic Information for Full-Scope Area:						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	82	0.00	10.98	81.71	7.32	0.00
Population by Geography	315,300	0.00	7.56	84.60	7.84	0.00
Owner-Occupied Housing by Geography	90,093	0.00	4.69	87.01	8.30	0.00
Businesses by Geography	26,842	0.00	8.68	83.03	8.29	0.00
Farms by Geography	3,001	0.00	1.07	91.14	7.80	0.00
Family Distribution by Income Level	82,738	15.97	19.41	24.97	39.65	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	29,272	0.00	9.93	84.55	5.52	0.00
Median Family Income	43,613	Median Housing Value				70,746
HUD Adjusted Median Family Income for 2012	57,400	Avg. County Unemployment Rate (July 2012)				8.8%
Households Below the Poverty Level	11%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2012 HUD updated MFI.

This area is a combination of three AAs that are made up of non-MSA areas in Illinois. The first AA is the seven county AA and consists of Coles, Christian, Cumberland, Douglas, Effingham, Moultrie, and Shelby Counties. The second AA is Adams County and the third is Knox County. The seven county AA is in east central Illinois, while the other two AAs are in western Illinois. These assessment areas comply with the regulation and do not arbitrarily exclude any LMI areas.

The demographic information above is based on 2000 United States Census information. A majority of the examination uses this information. As 2010 United States Census information was released this year, we have updated demographic information concerning the population on Table 15 for both states. These AAs now have two low-income geographies (2.44 percent) and ten moderate-income geographies (12.20 percent) based upon 2010 data. Twelve percent of the AA's population lives within these geographies. The lending evaluation period and a majority of community development activities occurred prior to 2012 and are evaluated with 2000 United States Census information. Community development activities in 2012 and the retail banking analysis portion of the service test utilize the 2010 United States Census information.

Economic conditions within the AAs are stable. The average unemployment rate for the seven county AA is 9.1 percent, or near the state average of 9.3 percent. The county rates range

from a low of 7.4 percent in Effingham County to a high of 10.5 percent in Coles County. The unemployment rate in Adams County is well below the state and national average of 6.8 percent. The rate for Knox County is 8.6 percent.

The largest employers in the seven county AA are Eastern Illinois University, R.R Donnelley and Sons, Sarah Bush Lincoln Health Center, and St. Anthony Memorial Hospital. The largest employers in Adams County AA are Blessing Health Systems, Quincy Public Schools, Titan International, and Knapheide Manufacturing. The only employer in Knox County AA with over 750 employees is BNSF, railroad yards. The seven county AA is heavily tied to agriculture.

First Mid ranks first in this combined area, with a deposit market share of 11 percent. Other financial institutions with offices in the AA that have over 5 percent of the market share include: Wells Fargo Bank, NA (8 percent), Mercantile Bank (7 percent), and First Bankers Trust Company, NA (6 percent). Lending in these AAs is diversified.

Community contacts indicated that while the area has high unemployment, employers often complain that they cannot find qualified workers and that job training is a need for low- and moderate-income individuals in the area. Credit needs for the area include agriculture loans, small business financing, construction loans for affordable rental housing, and small dollar short-term consumer loans. Other community needs identified include home ownership counseling, foreclosure-prevention counseling, participation in Hardest Hit programs, financial literacy for senior citizens, support for economic development activities, including assistance with recapitalization of revolving loan funds for small businesses.

Census tracts (#9502-9508) in Effingham County are considered Distressed Middle Income Non-Metropolitan Tracts on 2009 through 2011 lists, due to population loss. Cumberland and Knox Counties are listed on the Heartland Alliance 2011 Poverty Watch List for Illinois.

Champaign – Urbana MSA AA

Demographic Information for Full-Scope Area:						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	7.32	24.39	41.46	24.39	2.44
Population by Geography	178,115	6.25	25.12	46.05	22.48	0.10
Owner-Occupied Housing by Geography	40,836	0.88	14.93	54.77	29.42	0.00
Businesses by Geography	15,276	4.07	21.37	48.67	24.13	1.77
Farms by Geography	1,121	0.80	5.08	79.30	14.63	0.18
Family Distribution by Income Level	40,075	16.84	18.09	24.54	40.53	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	13,998	6.42	28.52	49.89	15.17	0.00
Median Family Income	44,406	Median Housing Value				90,319
HUD Adjusted Median Family Income for 2011	67,518	MSA Unemployment Rate (July 2012)				9.2%
Households Below the Poverty Level	16%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2012 HUD updated MFI.

The Champaign MSA AA contains a portion of Champaign-Urbana MSA # 16580. The AA is made up of two-thirds of Champaign County (all except the northern census tracts) and all of Piatt County. Additionally, two census tracts in DeWitt County are included in the AA. All census tracts are contiguous. The regulation calls for whole geographies to be used for the AA. However, reasonable adjustments are allowed. With the bank's branch network, it would be difficult to serve all three counties that make up the MSA. The bank has no branches in northern Champaign County, so the adjustments made to Champaign County are reasonable. Additionally, the two census tracts in DeWitt County do not substantially extend beyond the MSA boundaries. The assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

The demographic information above is based on 2000 United States Census information. A majority of the examination uses this information. As 2010 United States Census information was released this year, we have updated demographic information concerning the population on Table 15 for both states. This AA has six low-income geographies (13.64 percent) and eight moderate-income geographies (18.18 percent) based upon 2010 data. Twenty-seven percent of the AA's population lives within these geographies. The lending evaluation period and a majority of community development activities occurred prior to 2012 and are evaluated with 2000 United States Census information. Community development activities in 2012 and the retail banking analysis portion of the service test utilize the 2010 United States Census information.

Economic conditions in the assessment area are stable. Unemployment in the MSA is 9.2 percent, which is above the national average of 8.6 percent, but in line with the state average of 9.3 percent. The unemployment rate in Piatt County is in line with the national average, but has increased over the past year. The largest employer in the AA is the University of Illinois with just under 11,000 employees. Other large employers include Carle Clinic Association, Carle Foundation Hospital, Kraft Foods, Provena Covenant Medical Center, and Plastipak Packaging. Other employers with over 750 employees include Champaign School District, Parkland College, Urbana School District, and Champaign County Government.

First Mid ranks fourth in deposit market share with 4 percent. Other financial institutions in the area with at least 5 percent of the market share include: Busey Bank (35 percent); JPMorgan Chase Bank, NA (7 percent); and PNC Bank, NA (6 percent). Bank lending is also diversified in this AA.

Community contacts expressed concern with the area's new business development, workforce development, and tighter bank commercial lending standards. Identified needs include agricultural loans, support for job training programs, assistance with loan pools for small businesses, start-up business financing, affordable home loans, and support for economic development organizations.

St. Louis MSA AA

Demographic Information for Full-Scope Area:						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	26	0.00	7.69	65.38	26.92	0.00
Population by Geography	137,232	0.00	5.59	63.01	31.40	0.00
Owner-Occupied Housing by Geography	39,420	0.00	5.35	61.83	32.82	0.00
Businesses by Geography	12,958	0.00	5.13	60.02	34.84	0.00
Farms by Geography	1,008	0.00	8.53	77.78	13.69	0.00
Family Distribution by Income Level	36,655	14.28	18.21	24.93	42.57	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	11,912	0.00	8.87	67.85	23.28	0.00
Median Family Income	53,435	Median Housing Value				95,579
HUD Adjusted Median Family Income for 2012	70,400	MSA Unemployment Rate (July 2012)				9.7%
Households Below the Poverty Level	7%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2012 HUD updated MFI.

The St. Louis MSA AA contains a portion of the multi-state #41180 St. Louis MSA. The AA is only in Illinois and includes all of Bond County, nineteen census tracts in the eastern portion of Madison County, and three census tracts in the northern part of Clinton County. The adjustments down from the full MSA are reasonable, as the area is too large to serve with just three branches on the eastern side of the MSA. Additionally, it would be difficult for the bank to serve all of Madison County, as they do not have any branches in Granite City or Alton. With no branches in Clinton County, it is reasonable to only include the three northern census tracts that are not located too far from Highland and Pocahontas. The assessment area complies with the regulation and does not arbitrarily exclude any LMI areas.

The demographic information above is based on 2000 United States Census information. A majority of the examination uses this information. As 2010 United States Census information was released this year, we have updated demographic information concerning the population on Table 15 for both states. This AA has two moderate-income geographies (6.9 percent) based upon 2010 data. Six percent of the AA's population lives within these geographies. The lending evaluation period and a majority of community development activities occurred prior to 2012 and are evaluated with 2000 United States Census information. Community development activities in 2012 and the retail banking analysis portion of the service test utilize the 2010 United States Census information.

Economic conditions in the assessment area are stable, although unemployment rates in Clinton and Madison Counties have increased slightly over the past year. The MSA unemployment rate is above both national and state averages. All three counties that are part

of the AA are below the MSA average. The unemployment rate in Clinton County is 7.9 percent. Bond County is also below the state average at 8.9 percent. Madison County is closer to the MSA average at 9.5 percent.

First Mid ranks twenty-first in deposit market share with 1 percent. Major competitors, with at least 5 percent of the market share in Bond, Clinton, and Madison Counties: The Bank of Edwardsville (19 percent), First Collinsville Bank (9 percent), U.S. Bank, NA, Regions Bank, and First Clover Leaf Bank, FSB (all at 8 percent). The primary product in this AA is business loans.

Community contacts identified affordable housing, loans to purchase and rehabilitate affordable rental housing, and small business loans as area credit needs. Other community development needs identified are home ownership counseling and participation in the Hardest Hit programs.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the AA; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.

- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. Because 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 8. Borrower Distribution of Home Purchase Loans** - 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 families by income level in each AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with

revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each AA. (This table is not included in the analysis, as consumer loans were not reviewed.)
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low- moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each AA. The table also presents data on branch openings and closings in each AA.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ILLINOIS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011						
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Combined Non-MSA AAs	57.36	1,264	116,552	1,570	145,078	1,260	103,120	3	2,084	4,097	336,834	66.74
Champaign-Urbana MSA AA	15.35	308	33,770	436	27,643	352	32,474	0	0	1,096	93,887	16.27
St. Louis MSA AA	14.87	215	28,264	538	43,240	309	24,857	0	0	1,062	96,361	5.11
Limited Review:												
Decatur MSA AA	8.51	74	10,425	491	70,936	37	5,788	6	229	608	87,378	1.63
Peoria MSA AA	3.07	88	11,551	114	20,803	17	2,966	0	0	219	35,320	9.82
Bloomington-Normal MSA AA	0.84	16	2,762	35	3,210	9	1,493	0	0	60	7,465	0.43

* Based off of reported loan data for the period of July 1, 2009 to December 31, 2011.

** The evaluation period for Community Development Loans is from September 8, 2009 to September 10, 2012.

*** Deposit Data as of June 30, 2011.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF ILLINOIS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011								
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Combined Non-MSA AAs	57.36	0	0	0	0	0	0	0	0	0	0	0	0	66.74
Champaign-Urbana MSA AA	15.35	0	0	0	0	0	0	0	0	0	0	0	0	16.27
St. Louis MSA AA	14.87	0	0	0	0	0	0	0	0	0	0	0	0	5.11
Limited Review:														
Decatur MSA AA	8.51	0	0	0	0	0	0	0	0	0	0	0	0	1.63
Peoria MSA AA	3.07	0	0	0	0	0	0	0	0	0	0	0	0	9.82
Bloomington-Normal MSA AA	0.84	0	0	0	0	0	0	0	0	0	0	0	0	0.43

* Based off of reported loan data for the period of July 1, 2009 to December 31, 2011.

** The evaluation period for Optional Product Line(s) is from July 1, 2009 to December 31, 2011.

*** Deposit Data as of June 30, 2011.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF ILLINOIS		Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011	
Assessment Area (2011):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Combined Non-MSA AAs	0	0	0	0	
Champaign-Urbana MSA AA					
St. Louis MSA AA					
Limited Review:					
Decatur MSA AA	0	0	0	0	
Peoria MSA AA	0	0	0	0	
Bloomington-Normal MSA AA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from July 01, 2009 to December 31, 2011.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
Geography: STATE OF ILLINOIS																
Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011																
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Combined Non-MSA AAs	428	70.51	0.00	0.00	4.69	2.10	87.01	89.49	8.30	8.41	7.11	0.00	0.00	7.63	5.83	
Champaign-Urbana MSA AA	88	14.50	0.88	0.00	14.93	4.55	54.77	79.55	29.42	15.90	1.04	0.00	0.65	1.31	0.73	
St. Louis MSA AA	38	6.26	0.00	0.00	5.35	18.42	61.83	78.95	32.82	2.63	0.87	0.00	8.20	1.15	0.00	
Limited Review:																
Decatur MSA AA	22	3.62	3.18	0.00	21.90	27.27	50.66	40.91	24.26	31.82	0.32	0.00	0.69	0.30	0.25	
Peoria MSA AA	26	4.28	3.11	3.85	9.80	0.00	66.51	53.85	20.58	42.30	0.02	0.00	0.00	0.03	0.00	
Bloomington-Normal MSA AA	5	0.83	0.00	0.00	21.24	0.00	55.27	80.00	23.49	20.00	0.07	0.00	0.00	0.15	0.00	

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011									
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Combined Non-MSA AAs	254	71.75	0.00	0.00	4.69	1.18	87.01	94.49	8.30	4.33	19.93	0.00	7.69	21.28	13.73	
Champaign-Urbana MSA AA	63	17.80	0.88	0.00	14.93	6.35	54.77	79.37	29.42	14.28	12.33	0.00	3.57	16.55	6.78	
St. Louis MSA AA	18	5.08	0.00	0.00	5.35	5.56	61.83	94.44	32.82	0.00	1.89	0.00	7.14	2.52	0.00	
Limited Review:																
Decatur MSA AA	8	2.26	3.18	0.00	21.90	25.00	50.66	50.00	24.26	25.00	0.65	0.00	1.61	0.65	0.00	
Peoria MSA AA	11	3.11	3.11	18.18	9.80	18.18	66.51	27.27	20.58	36.37	0.75	5.26	2.13	0.44	0.67	
Bloomington-Normal MSA	0	0.00	0.00	0.00	21.24	0.00	55.27	0.00	23.49	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Combined Non-MSA AAs	567	57.62	0.00	0.00	4.69	1.41	87.01	87.48	8.30	11.11	5.52	0.00	0.00	6.00	3.52									
Champaign-Urbana MSA AA	156	15.85	0.88	0.00	14.93	3.85	54.77	76.92	29.42	19.23	1.43	0.00	0.21	2.14	0.57									
St. Louis MSA AA	159	16.16	0.00	0.00	5.35	6.92	61.83	82.39	32.82	10.69	1.10	0.00	3.57	1.62	0.30									
Limited Review:																								
Decatur MSA AA	42	4.27	3.18	0.00	21.90	9.52	50.66	57.14	24.26	33.34	0.98	0.00	2.88	0.87	0.88									
Peoria MSA AA	51	5.18	3.11	0.00	9.80	1.96	66.51	49.02	20.58	49.02	0.09	0.00	0.00	0.12	0.06									
Bloomington-Normal MSA	9	0.92	0.00	0.00	21.24	11.11	55.27	44.44	23.49	44.45	0.07	0.00	0.09	0.07	0.06									

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Combined Non-MSA AAs	15	75.00	0.00	0.00	25.80	26.67	61.40	66.67	12.80	6.66	25.00	0.00	40.00	22.22	0.00									
Champaign-Urbana MSA AA	1	5.00	18.60	0.00	44.64	100.00	20.38	0.00	16.38	0.00	0.99	0.00	2.00	0.00	0.00									
St. Louis MSA AA	0	0.00	0.00	0.00	4.79	0.00	63.20	0.00	32.01	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Decatur MSA AA	2	10.00	9.52	0.00	56.14	100.00	20.99	0.00	13.35	0.00	11.76	0.00	25.00	0.00	0.00									
Peoria MSA AA	0	0.00	14.71	0.00	14.83	0.00	44.83	0.00	25.63	0.00	0.00	0.00	0.00	0.00	0.00									
Bloomington-Normal MSA	2	10.00	2.12	0.00	36.51	50.00	54.30	50.00	7.07	0.00	0.99	0.00	2.94	0.00	0.00									

* Based on 2010 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF ILLINOIS				Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans						
Full Review:																
Combined Non-MSA AA	1,570	49.34	0.00	0.00	8.68	3.57	83.03	93.06	8.29	3.37	20.64	0.00	6.79	24.94	8.51	
Champaign-Urbana MSA	434	13.64	4.07	0.69	21.37	7.14	48.67	72.12	24.13#	20.05	8.29	3.66	3.34	11.99	6.53	
St. Louis MSA AA	538	16.91	0.00	0.00	5.13	2.04	60.02	92.19	34.85	5.77	6.46	0.00	1.20	10.41	2.08	
Limited Review:																
Decatur MSA AA	491	15.43	11.10	32.38	25.86	31.36	41.36	20.98	21.68	15.28	15.83	23.81	19.33	11.08	10.76	
Peoria MSA AA	114	3.58	6.92	12.28	10.73	5.26	58.59	63.16	23.76	19.30	1.22	1.55	1.61	1.29	0.93	
Bloomington-Normal MSA	35	1.10	0.37	0.00	21.51	14.29	56.85	77.14	21.27	8.57	0.88	0.00	1.16	1.07	0.41	

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

1.76 percent of businesses are located in NA geography.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Combined Non-MSA AAs	1,260	63.51	0.00	0.00	1.07	0.08	91.14	99.68	7.79	0.24	45.79	0.00	9.09	48.46	4.76									
Champaign-Urbana MSA AA	352	17.74	0.80	0.00	5.08	0.57	79.30	78.41	14.63#	21.03	47.38	0.00	0.00	47.49	54.39									
St. Louis MSA AA	309	15.57	0.00	0.00	8.53	6.15	77.78	93.53	13.69	0.32	34.94	0.00	17.95	37.68	11.11									
Limited Review:																								
Decatur MSA AA	37	1.86	0.55	2.70	7.82	0.00	66.18	89.19	25.45	8.11	30.00	0.00	0.00	38.24	15.38									
Peoria MSA AA	17	0.86	0.50	0.00	2.31	0.00	80.54	82.35	16.65	17.65	0.78	0.00	0.00	0.72	1.92									
Bloomington-Normal MSA	9	0.46	0.00	0.00	6.69	0.00	70.55	100.00	22.76	0.00	0.78	0.00	0.00	0.98	0.00									

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

0.19 percent of the Champaign-Urbana MSA AA's farms are located in Census Tract NA.

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans***	% Families	% BANK Loans***	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Combined Non-MSA AAs	428	70.51	15.97	7.14	19.41	22.91	24.97	25.86	39.65	44.09	7.09	4.39	5.72	7.71	8.99	
Champaign-Urbana MSA AA	88	14.50	16.84	5.75	18.09	28.74	24.54	31.03	40.53	34.48	1.09	2.18	1.36	0.58	0.95	
St. Louis MSA AA	38	6.26	14.28	21.62	18.21	32.43	24.93	24.32	42.58	21.63	1.00	2.78	1.53	0.80	0.27	
Limited Review:																
Decatur MSA AA	22	3.62	20.06	0.00	18.49	26.67	22.27	20.00	39.18	53.33	0.26	0.00	0.30	0.00	0.48	
Peoria MSA AA	26	4.28	18.96	4.00	18.78	32.00	24.11	32.00	38.15	32.00	0.02	0.00	0.08	0.00	0.00	
Bloomington-Normal MSA	5	0.83	17.41	40.00	18.87	20.00	26.57	40.00	37.15	0.00	0.08	0.25	0.00	0.17	0.00	

* Based on 2010 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.3percent of loans originated and purchased by bank.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families* **	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Combined Non-MSA AAs	254	71.75	15.97	14.89	19.41	20.00	24.97	25.53	39.65	39.58	19.32	21.05	23.23	17.04	18.57									
Champaign-Urbana MSA AA	63	17.80	16.84	9.68	18.09	25.81	24.54	30.65	40.53	33.86	12.27	10.00	16.67	16.39	8.25									
St. Louis MSA AA	18	5.08	14.28	29.41	18.21	11.76	24.93	29.41	42.58	29.42	2.01	8.70	1.39	3.45	0.60									
Limited Review:																								
Decatur MSA AA	8	2.26	20.06	0.00	18.49	28.57	22.27	14.29	39.18	57.14	0.66	0.00	0.00	1.16	1.02									
Peoria MSA AA	11	3.11	18.96	60.00	18.78	20.00	24.11	0.00	38.15	20.00	0.63	1.10	0.65	0.00	0.93									
Bloomington-Normal MSA AA	0	0.00	17.41	0.00	18.87	0.00	26.57	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2010 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.5 percent of loans originated and purchased by bank.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families* **	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Combined Non-MSA AAs	567	57.63	15.97	6.60	19.41	17.74	24.97	23.40	39.65	52.26	5.69	5.83	6.30	6.17	5.26									
Champaign-Urbana MSA A	156	15.85	16.84	8.97	18.09	16.67	24.54	23.08	40.53	51.28	1.58	3.61	1.90	1.57	1.33									
St. Louis MSA AA	159	16.16	14.28	9.21	18.21	19.08	24.93	26.97	42.58	44.74	1.30	3.55	1.14	1.06	1.25									
Limited Review:																								
Decatur MSA AA	42	4.27	20.06	0.00	18.49	7.69	22.27	20.52	39.18	71.79	0.95	0.00	0.76	0.73	1.17									
Peoria MSA AA	51	5.18	18.96	7.84	18.78	13.73	24.11	29.41	38.15	49.02	0.11	0.15	0.00	0.13	0.13									
Bloomington-Normal MSA	9	0.91	17.41	11.11	18.87	11.11	26.57	22.22	37.15	55.56	0.08	0.23	0.00	0.12	0.06									

* Based on 2010 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.8 percent of loans originated and purchased by bank.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: STATE OF ILLINOIS					Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Combined Non-MSA AAs	1,570	49.31	67.51	52.99	81.52	9.24	9.24	20.64	26.69
Champaign-Urbana MSA AA	436	13.69	64.10	64.22	84.63	8.94	6.43	8.29	11.72
St. Louis MSA AA	538	16.90	69.88	75.28	80.30	11.90	7.80	6.46	10.37
Limited Review:									
Decatur MSA AA	491	15.42	64.12	61.10	61.71	21.38	16.91	15.83	21.63
Peoria MSA AA	114	3.58	65.37	42.98	54.39	21.93	23.68	1.22	1.15
Bloomington-Normal MSA	35	1.10	66.06	65.71	71.43	17.14	11.43	0.88	0.89

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.61 percent of small loans to businesses originated and purchased by the bank.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF ILLINOIS			Evaluation Period: JULY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Combined Non-MSA AAs	1,230	63.52	98.80	79.29	73.26	20.95	5.79	45.79	44.97
Champaign-Urbana MSA AA	352	17.74	97.95	79.55	71.87	17.90	10.23	47.38	46.90
St. Louis MSA AA	309	15.57	99.01	87.70	69.90	23.95	6.15	34.94	35.91
Limited Review:									
Decatur MSA AA	37	1.86	98.00	43.24	51.35	29.73	18.92	30.00	20.83
Peoria MSA AA	17	0.86	98.68	58.82	41.18	23.53	35.29	0.78	0.56
Bloomington-Normal MSA AA	6	0.45	97.95	77.78	66.67	0.00	33.33	0.78	0.68

* Based on 2010 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.94 percent of small loans to farms originated and purchased by the bank.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: STATE OF ILLINOIS			Evaluation Period: SEPTEMBER 8, 2009 TO SEPTEMBER 10, 2012		
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Combined Non-MSA AAs	0	0	26	34	26	34	77.28	0	0
Champaign-Urbana MSA AA	0	0	4	3	4	3	6.81	0	0
St. Louis MSA AA	0	0	0	0	0	0	0.00	0	0
Limited Review:									
Decatur MSA AA	0	0	0	0	0	0	0.00	0	0
Peoria MSA AA	0	0	2	6	2	6	13.64	0	0
Bloomington-Normal MSA AA	0	0	1	1	1	1	2.27	0	0

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

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (1000010045)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: STATE OF ILLINOIS				Evaluation Period: SEPTEMBER 8, 2009 TO SEPTEMBER 10, 2012					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography**			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Combined Non-MSA AAs	66.74	18	48.65	11.11	11.11	66.67	11.11	0	0	0	0	0	0	1.37	10.39	72.79	15.45
Champaign-Urbana MSA AA	16.27	8	21.62	0.00	0.00	87.50	12.50	1	0	0	0	+1	0	11.70	15.18	48.87	19.89
St. Louis MSA AA	5.11	4	10.81	0.00	0.00	75.00	25.00	0	9	0	0	0	0	0.00	5.93	57.83	36.24
Limited Review:																	
Decatur MSA AA	1.63	2	5.41	50.00	0.00	50.00	0.00	1	0	0	0	+1	0	9.23	23.98	33.53	33.26
Peoria MSA AA	9.82	4	10.81	25.00	25.00	25.00	25.00	0	0	0	0	0	0	5.17	15.33	56.87	22.63
Bloomington-Normal MSA	0.43	1	2.70	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.52	13.01	59.38	21.94

* All branch openings occurred prior to 2012 and geographies are based on 2000 U.S. Census data. (Although the census tract category is unchanged for both branches using 2010 U.S. Census data.)

** 2010 U.S. Census data...Champaign MSA AA has 4.36 percent of its population in census tracts coded as NA. Bloomington MSA AA has 4.15 percent of its population in NA census tracts.

Institution ID: FIRST MID-ILLINOIS BANK & TRUST, NA (10000010045)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: STATE OF ILLINOIS				Evaluation Period: SEPTEMBER 8, 2009 TO SEPTEMBER 10, 2012									
MA/Assessment Area:	Deposits	Branches				ATMs				Population*							
	% of Total Bank Deposits	# of Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography				
			Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																	
Combined Non-MSA AAs	66.74	18	48.65	11.11	11.11	66.67	11.11	28	63.64	10.71	10.71	71.43	7.15	1.37	10.39	72.79	15.45
Champaign-Urbana MSA AA	16.27	8	21.62	0.00	0.00	87.50	0.00	6	13.64	0.00	0.00	83.33	16.67	11.70	15.18	48.87	19.89
St. Louis MSA AA	5.11	4	10.81	0.00	0.00	75.00	0.00	4	9.09	0.00	0.00	75.00	25.00	0.00	5.93	57.83	36.24
Limited Review:																	
Decatur MSA AA	1.63	2	5.41	50.00	0.00	50.00	0.00	1	2.27	0.00	0.00	100.00	0.00	9.23	23.98	33.53	33.26
Peoria MSA AA	9.82	4	10.81	25.00	25.00	25.00	25.00	4	9.09	25.00	25.00	25.00	25.00	5.17	15.33	56.87	22.63
Bloomington-Normal MSA AA	0.43	1	2.70	0.00	0.00	100.00	0.00	1	2.27	0.00	0.00	100.00	0.00	1.52	13.01	59.38	21.94

** 2010 U.S. Census data...Champaign MSA AA has 4.36 percent of its population in census tracts coded as NA. Bloomington MSA AA has 4.15 percent of its population in NA census tracts.