



PUBLIC DISCLOSURE

November 1, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank in Taylorville
Charter Number 14769

322 West Main
Taylorville, IL 62568

Office of the Comptroller of the Currency

Harris Center
3001 Research Road
Champaign, IL 61822-1089

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

The Lending Test is rated: Satisfactory.

- Lending to borrowers of different incomes and businesses of different sizes is reasonable.
- A majority of primary loan products, by both number and dollar, originated to borrowers within the assessment area (AA).
- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, AA credit needs, and performance context data.

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 generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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 conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), 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 a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above 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 Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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) 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 a geography.

Description of Institution

The First National Bank of Taylorville (“FNBT” or “bank”) is a \$191 million intrastate financial bank with a main office in Taylorville, IL and one branch location in Mt. Auburn, IL. The bank is a wholly owned subsidiary of First Bancorp of Taylorville, Inc. First Bancorp is a one-bank holding company with assets of \$32 million. The bank has four automated teller machines (ATMs), one of which accepts deposits. FNBT’s assessment area (AA) consists of all of the census tracts (CTs) in Christian County, IL.

FNBT is a full service bank that offers conventional deposit and loan products. In addition, the bank offers online and mobile banking. No affiliate data was utilized in this analysis. There have been no mergers or acquisitions affecting the bank’s CRA performance since the last evaluation. The bank closed one ATM in a middle-income CT, located in a local fraternal lodge in April 2015.

As of December 31, 2017, FNBT’s gross loan portfolio totaled \$81 million, or 42 percent of total assets. Tier 1 capital is \$31 million. The following table represents the loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding Dollars
Home loans, including Multi-Family	27.4%
Business loans, including Commercial RE	34.3%
Farm loans, including Farm Land	28.3%
Consumer loans	10.0%

Source: December 31, 2017 Uniform Bank Performance Report (UBPR)

There are no known impediments limiting FNBT’s ability to help meet the credit needs of its local community, including those of low- and moderate-income (LMI) families and neighborhoods. FNBT’s business strategy focuses on meeting the loan and deposit needs of its community by providing a wide range of products with competitive terms. FNBT’s deposit market share in the Christian County, IL AA, at 20.5 percent, ranks second out of 13 banks in the AA. FNBT received a “Satisfactory” rating during the June 12, 2014 evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNBT’s CRA performance using Small Bank examination procedures. We reviewed the bank’s record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2015, to December 31, 2017. We sampled primary product loans from this time period for the lending test.

Based on both the number and dollar volume of loan origination data supplied by the bank, FNBT's primary lending products are home mortgage loans and business loans.

For analysis purposes, we compared the bank's lending performance with demographic data from the 2010 United States (U.S.) Census, the 2015 American Community Survey (ACS) U.S. Census, 2016 and 2017 Dun and Bradstreet (D & B) Business Geodemographic data, and aggregate HMDA data from 2016 and 2017. The income designation of some CTs in the AA changed in 2017, based on the 2015 ACS. Therefore, we reviewed the 2015 and 2016 loan samples separately from the 2017 loan samples.

Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

A full-scope review of the bank's AA in Christian County, IL was performed. FNBT has no additional assessment areas.

Refer to the table in appendix A for more information.

Ratings

The bank's overall rating is based on those areas that received full-scope reviews.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Conclusions with Respect to Performance Tests

LENDING TEST

FNBT's performance under the lending test is satisfactory. Lending to borrowers of different incomes and businesses of different sizes is reasonable. The bank originated a majority of their primary loan products within the AA and the loan-to-deposit ratio is reasonable. Geographic distribution of loans among different income geographies is excellent.

Loan-to-Deposit Ratio

FNBT's loan-to-deposit ratio is reasonable based on its size, financial condition, AA credit needs, local competition, and other performance context data. The loan-to-deposit ratio averaged 48.1 percent over the past 15 quarters. The timeframe used for this calculation represents the first quarter-end after the start of the last CRA evaluation through December 31, 2017.

Over the past 15 quarters, the bank's highest loan-to-deposit ratio was 51.0 percent and the lowest was 43.8 percent. The December 31, 2017, ratio was the high. The bank's loan-to-deposit ratio is below the average of five banks headquartered in Christian County. FNBT is the largest bank of the five similarly situated banks. These five banks have total assets less than \$350 million and an average loan-to-deposit ratio of 60.5 percent.

We considered the level of public funds and competition in our analysis of FNBT's loan-to-deposit ratio. FNBT held a quarterly average of \$16 million in public funds, state and local government deposits. These funds do have some seasonality, depending upon when tax dollars are collected and disbursed. Management keeps these funds liquid. Management also indicated that low loan demand and a moderately-high level of competition impacts the bank's ratio. There are thirteen institutions with at least one office in Christian County. Taylorville has eight different institutions within the city.

Lending in Assessment Area

FNBT originated a majority of their primary loan products within the AA. Our sample showed 80.0 percent of the total number and 82.1 percent of the total dollar volume of home mortgage and small business loans were originated within the AA.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	81	77.1%	24	22.9%	105	4,843,871.86	75.0%	1,611,396.42	25.0%	6,455,268.28
Small Business	76	82.6%	16	17.4%	92	22,453,370.54	83.8%	4,331,691.44	16.2%	26,785,061.98
Total	157	80.0%	40	20.0%	197	27,297,242.40	82.1%	5,943,087.86	17.9%	33,240,330.26

*Source: 01/01/2015-12/31/2017 100% Bank Data – Loan Originations
Due to rounding, totals may not equal 100.0*

Distribution of Loans by Income Level of the Borrower

Overall, the borrower distribution of loans is reasonable. The borrower distribution of home mortgage loans is reasonable. The distribution of loans to small businesses is reasonable.

Home Mortgage Loans

The bank's borrower distribution of home mortgage loans is reasonable. The excellent distribution in the 2017 analysis raised this conclusion to reasonable. The 2015/2016 analysis showed poor distribution.

FNBT's borrower distribution of home mortgage loans in 2015 through 2016 is poor. The percentage of loans to low-income borrowers is below the percentage of LMI families in the AA and below aggregate lending. The percentage of loans to moderate-income borrowers is close to the percentage of LMI families but below aggregate lending.

FNBT's borrower distribution of home mortgage loans in 2017 is excellent. The percentage of loans to LMI borrowers exceeds the percentage of LMI families in the AA and exceeds aggregate lending, when looking at each category separately.

Refer to Tables P in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The bank's distribution of small loans to businesses is reasonable.

FNBT's distribution of small loans to businesses in 2015 through 2016 is reasonable. While the percentage of loans to small businesses is below the percentage of small businesses in the AA, the bank's lending to small businesses exceeds aggregate lending percentages. Small businesses are businesses with gross annual revenues of \$1 million or less.

FNBT's distribution of small loans to businesses in 2017 is reasonable. While the percentage of loans to small businesses is below the percentage of small businesses in the AA, it exceeds the aggregate lending percentage to small businesses.

Refer to Tables R in appendix C for the facts and data used to evaluate the borrower distribution of the bank's small loans to businesses originations and purchases.

Geographic Distribution of Loans

FNBT's overall geographic distribution of home mortgage and business loans reflects excellent dispersion among different income tracts throughout the AA. The geographic distribution of both home and business loans reflects excellent dispersion in the AA. This conclusion is based upon FNBT's performance in moderate-income geographies. There are no low-income geographies within this AA.

We reviewed summary reports and maps, and analyzed FNBT's home mortgage and small business lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the AA is excellent. This conclusion is based upon FNBT's performance in moderate-income geographies.

FNBT's geographic distribution of home mortgage loans in 2015 through 2016 is excellent. The percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied housing units and exceeds the percentage of aggregate lending in these geographies.

FNBT's geographic distribution of home mortgage loans in 2017 is excellent. The percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied housing units and exceeds the percentage of aggregate lending in these geographies.

Refer to Tables O in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent.

FNBT's geographic distribution of small loans to businesses in 2015 through 2016 is excellent. The percentage of small loans to businesses originated in moderate-income geographies exceeds the percentage of small businesses located in moderate-income geographies and exceeds aggregate lending in these geographies.

FNBT's geographic distribution of small loans to businesses in 2017 is excellent. The percentage of small loans to businesses originated in moderate-income geographies exceeds the percentage of small businesses in moderate-income geographies and exceeds aggregate lending in these geographies.

Refer to Tables R in appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses originations and purchases.

Responses to Complaints

FNBT did not receive any complaints regarding its CRA performance during the assessment period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the 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	January 1, 2015 – December 31, 2017	
Financial Institution		Products Reviewed
First National Bank of Taylorville, Taylorville, IL		Home Mortgage Loans and Business Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Christian County, IL (non-MSA) All CT's (#9581 - #9590)	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area - 2017						
Assessment Area: Taylorville						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	20.0	70.0	10.0	0.0
Population by Geography	34,200	0.0	19.0	74.4	6.6	0.0
Housing Units by Geography	15,539	0.0	20.9	73.2	5.9	0.0
Owner-Occupied Units by Geography	10,447	0.0	17.8	75.2	7.0	0.0
Occupied Rental Units by Geography	3,566	0.0	24.8	72.0	3.2	0.0
Vacant Units by Geography	1,526	0.0	32.9	62.3	4.8	0.0
Businesses by Geography	1,514	0.0	19.0	74.2	6.7	0.0
Farms by Geography	259	0.0	4.2	79.9	15.8	0.0
Family Distribution by Income Level	9,032	21.5	17.5	23.0	38.0	0.0
Household Distribution by Income Level	14,013	23.9	16.7	18.7	40.6	0.0
Median Family Income Non-MSAs – IL		\$59,121	Median Housing Value			\$85,845
			Median Gross Rent			\$593
			Families Below Poverty Level			11.1%
<i>Source: 2015 ACS Census and 2017 D&B Data; Due to rounding, totals may not equal 100.0</i>						

Table A – Demographic Information of the Assessment Area – 2016						
Assessment Area: Taylorville						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	10.0	90.0	0.0	0.0
Population by Geography	34,800	0.0	7.9	92.1	0.0	0.0
Housing Units by Geography	15,532	0.0	8.0	92.0	0.0	0.0
Owner-Occupied Units by Geography	10,600	0.0	7.0	93.0	0.0	0.0
Occupied Rental Units by Geography	3,535	0.0	10.6	89.4	0.0	0.0
Vacant Units by Geography	1,397	0.0	9.7	90.3	0.0	0.0
Businesses by Geography	1,564	0.0	6.2	93.8	0.0	0.0
Farms by Geography	276	0.0	2.2	97.8	0.0	0.0
Family Distribution by Income Level	9,239	21.0	18.1	24.2	36.7	0.0
Household Distribution by Income Level	14,135	25.3	15.5	19.1	40.2	0.0
Median Family Income Non-MSAs – IL		\$54,499	Median Housing Value			\$81,116
			Median Gross Rent			\$574
			Families Below Poverty Level			12.7%
<i>Source: 2010 U.S. Census and 2016 D&B Data; Due to rounding, totals may not equal 100.0</i>						

The AA consists of all ten CTs (9581-9590) in Christian County, IL. The AA is located in central IL, approximately 200 miles south of Chicago, IL, and approximately 30 miles from both Springfield and Decatur, Illinois. Taylorville, IL, where the bank's main office is located, is the county seat of Christian County.

In 2016, there were no low-income and only one moderate-income CT in the AA. In 2017 there were no low-income and two moderate-income CTs in the AA. The 2015 ACS updated median family income, and changed the income designations of two CTs in the AA for 2017. Between 2016 and 2017, one middle-income CT (#9584) became moderate-income and another middle-income CT (#9586) became upper-income.

Competition in the AA comes from 13 FDIC-insured depository institutions. As of June 30, 2017, FNBT's deposits in the AA totaled \$155.0 million, which is 20.5 percent of the total deposits within the market. FNBT's deposit market share ranks second out of 13 depository institutions. The top depository institution accounts for 22.1 percent of total deposits in the AA.

Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment in the AA was 4.8 percent in December 2017, which is decreased from a peak of 7.1 percent in 2015. The state and national unemployment rates were 4.7 and 4.1 percent, respectively, in December 2017. Similarly, the state and national unemployment rates have fallen from 6.0 percent and 4.9 percent, respectively, in 2015.

The percentage of families in the AA living below the poverty level based on the 2015 ACS U.S. Census is 11.1 percent, which is down from a high of 12.7 percent based on the 2010 Census.

Industries driving the local economy include services, retail trade, agriculture, fishing, and forestry. The largest employers in the AA are Taylorville Memorial Hospital, Walmart, Taylorville Correctional Center, and GSI. Many residents in the AA commute to Springfield, IL to work for the State and various medical facilities. Businesses in the AA are 76.6 percent small businesses with gross annual revenues of \$1 million or less, 5.3 percent businesses with gross annual revenues over \$1 million, and 18.1 percent where businesses did not report revenue information. Businesses in the AA are 19.0 percent in moderate-income CTs based on the 2017 D & B Business Geodemographic data.

Housing

Only 20.9 percent of total housing units in the AA are in the LMI geographies. According to the 2015 ACS U.S. Census, housing units in the moderate-income CTs were 17.8 percent owner occupied (1,860 units), 24.8 percent rentals (884 units), and 32.9 percent vacant (502 units). The median monthly gross rent in the AA was \$593. The median age of housing units in the moderate-income CTs is 63 years. The median housing value in the AA is \$85,845, with the median housing value in moderate-income CTs at \$76,236.

Community Contact

We performed one community contact with an affordable housing/social services organization. It was noted that some financial institutions have partnered with them by financing community

programs. The contact mentioned there is still a need for access to financial services for clients that are low- to moderate-income. Identified credit needs are additional affordable housing loans.

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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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. Because small business data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** – 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. The table also presents aggregate peer data for the years the data is available.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography – 2015/2016

	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Taylorville	36	1,528,932	100	658	0.0	0.0	0.0	7.0	13.9	5.5	93.0	86.1	94.5	0.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data – Sample of 36 loan originations,
Due to rounding, totals may not equal 100.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography – 2017

	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Taylorville	20	1,141,001	100	648	0.0	0.0	0.0	17.8	20.0	19.0	75.2	80.0	72.8	7.0	0.0	8.2

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data – Sample of 20 loan originations
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower – 2015/2016																			
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Taylorville	36	1,528,932	100.0	658	21.0	0.0	10.8	18.1	16.7	20.1	24.2	25.0	24.0	36.7	58.3	26.4	0.0	0.0	18.7
<i>Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data – Sample of 36 loans originations Due to rounding, totals may not equal 100.0</i>																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower – 2017																			
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Taylorville	20	1,141,001	100.0	648	21.5	25.0	8.3	17.5	25.0	22.7	23.0	25.0	23.9	38.0	25.0	27.3	0.0	0.0	17.7
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data – Sample of 20 loan originations Due to rounding, totals may not equal 100.0</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - 2015/2016

	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Taylorville	20	3,217,606	100	227	0.0	0.0	0.0	6.4	20.0	3.1	93.6	80.0	96.9	0.0	0.0	0.0

Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data – Sample of 20 loans originations; 2016 CRA Aggregate Data
 Due to rounding, totals may not equal 100.00

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – 2017

	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Taylorville	20	1,517,931	100	266	0.0	0.0	0.0	19.0	35.0	17.3	74.2	60.0	71.8	6.7	5.0	10.9

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data – Sample of 20 loan originations; 2017 CRA Aggregate Data
 Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues – 2015/2016									
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM	
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans
Taylorville	20	3,217,606	100.0	227	77.6	60.0	41.9	4.0	35.0
<i>Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data – Sample of 20 loan originations; 2015 CRA Aggregate Data; "5.0%" data not available. Due to rounding, totals may not equal 100.0</i>									

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues – 2017									
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM	
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans
Taylorville	20	1,517,931	100.0	266	76.6	50.0	37.6	5.3	25.0
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data – Sample of 20 loan originations; 2016 CRA Aggregate Data; "25.0%" data not available. Due to rounding, totals may not equal 100.0</i>									