



PUBLIC DISCLOSURE

November 5, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

BankChampaign, National Association
Charter Number 16643

2101 South Neil Street
Champaign, Illinois 61824

Office of the Comptroller of the Currency

Champaign Field Office, Harris Center, 3001 Research Road, Suite E-2, Champaign, IL 61822

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 **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on the State of Illinois rating, which is Outstanding.
- The bank exhibits excellent geographic distribution of loans in the assessment area (AA).
- The distribution of small loans to businesses by revenue was excellent.
- The bank's loan-to deposit ratio is more than reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, BankChampaign N.A.'s (BankChampaign or bank) loan-to-deposit ratio was more than reasonable. BankChampaign's loan-to-deposit ratio averaged 86.4 percent over the past 22 quarters. The timeframe used for this calculation represents the first quarter-end after the start of the last CRA evaluation through September 30, 2019.

Over the past 22 quarters, the bank's loan-to-deposit ratio ranged from a low of 78.0 to a high of 94.4 percent. The loan-to-deposit ratio at September 30, 2019, was 90.9 percent. The bank's average loan-to-deposit ratio was higher than the average of similarly situated banks in the AA. We reviewed the loan-to-deposit ratios for all banks with total assets between \$125.0 and \$230.0 million headquartered in Champaign County. This group of five similarly situated banks averaged a loan-to-deposit ratio of 78.0 percent. BankChampaign was the largest bank in total assets and has the third highest loan-to-deposit ratio average in this group.

Bank management also refers applicants for long-term fixed-rate home loans to a third-party mortgage company. Between 2016 and 2018, the mortgage broker facilitated the origination of 274 home loans (\$49.5 million) that were referred by BankChampaign. This supports management's efforts to provide access to home loans. As these loans are not on the bank's books, they do not increase the loan-to-deposit ratio.

Lending in Assessment Area

A majority of the bank's loans are originated inside its AA. The bank originated and purchased 70.0 percent of its loans inside the bank's AA during the evaluation period. This analysis was performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business	14	70.0	6	30.0	20	2,028	64.5	1,118	35.5	3,146

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data, Sample of 20 business loans.

Description of Institution

BankChampaign is a \$228.3 million intrastate financial institution headquartered in Champaign, Illinois (IL). The bank is wholly owned by Market Place Bancshares, Inc, a one-bank holding company that also owns an insurance company InsureChampaign.

BankChampaign has one AA that includes Champaign County in IL, a portion of the Champaign-Urbana IL MSA (#16580). The bank has two deposit-taking ATMs located at the bank's headquarters and a branch next to Market Place Shopping Mall in north Champaign. The bank has not opened or closed any branches during the evaluation period. In addition to its branch network, BankChampaign's delivery channels include Internet and mobile banking. BankChampaign offers conventional deposit and loan products, as well as fiduciary asset management services.

As of December 31, 2018, the bank's loan portfolio totaled \$174.5 million, or 76.4 percent of total assets. Tier 1 capital was \$22.6 million. The following table represents the loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding Dollars
Business Loans, including Commercial Real Estate	46.9
Home Loans	46.6
Farm Loans, including farmland	6.2
Consumer loans	0.3

Source: December 31, 2018 Uniform Bank Performance Report (UBPR)

BankChampaign's business strategy is to provide loan, deposit, and wealth management services to owners of small and mid-size businesses located in Champaign County, in addition to offering retail loan and deposit products to consumers in its geographic area. There are no known financial impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and neighborhoods. BankChampaign received an "Outstanding" rating during the June 12, 2014 evaluation, under the small bank evaluation procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated BankChampaign's CRA performance using small bank evaluation procedures. We reviewed the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review was from January 1, 2016, to December 31, 2018.

Based on both the number and dollar volume of loan origination data supplied by the bank, BankChampaign's primary lending product was business loans. We sampled business loans for this evaluation.

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 2018 Dun and Bradstreet (D&B) Data, and 2016 and 2017 peer small business data reported under CRA. The income designation of some census tracts (CTs) in the AA changed in 2017, based upon the 2015 ASC. Therefore, we reviewed the 2016 loan samples separately from the 2017 and 2018 loan samples. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

BankChampaign has one AA in the State of Illinois, and we completed a full-scope review of that AA. A community profile for the AA is provided in the "Scope" section in the State of Illinois portion of this evaluation.

Ratings

The bank's overall rating is based on the State of Illinois rating. The State of Illinois rating is based on the AA full-scope review. Refer to the "Scope" section under the state rating section for details regarding how the areas and loan products were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable. The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that supports this rating includes:

- The bank exhibits excellent geographic distribution of loans in the AA.
- The distribution of small loans to businesses by revenue was excellent.

Description of Institution's Operations in Illinois

BankChampaign has one AA within the State of Illinois rating area. The bank operates two branches in the State of Illinois. There were no other branch openings or closings in the state during the evaluation period.

Refer to the community profile for the State of Illinois below for detailed demographics and other performance context information for the AA that received a full-scope review.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Champaign AA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	14.0	18.6	41.9	20.9	4.7
Population by Geography	201,081	11.7	15.4	48.7	19.9	4.4
Housing Units by Geography	85,888	11.9	16.4	51.2	18.2	2.3
Owner-Occupied Units by Geography	43,527	2.4	11.5	61.6	24.6	0.0
Occupied Rental Units by Geography	34,324	21.8	21.9	38.8	12.4	5.1
Vacant Units by Geography	8,037	21.2	20.0	47.4	8.3	3.1
Businesses by Geography	9,400	11.5	18.6	45.4	23.5	1.0
Businesses by Geography	600	2.2	5.3	82.3	10.2	0.0
Family Distribution by Income Level	43,123	21.5	17.4	21.1	40.0	0.0
Household Distribution by Income Level	77,851	27.5	15.0	15.6	41.9	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$65,521	Median Housing Value			\$133,342
			Median Gross Rent			\$747
			Families Below Poverty Level			9.7%

Source: 2010 U.S. Census and 2016 D&B Data. Due to rounding, totals may not equal 100.0.
 (*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Champaign AA 2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	18.6	16.3	39.5	20.9	4.7
Population by Geography	205,766	14.3	16.8	43.6	20.0	5.4
Housing Units by Geography	88,981	15.1	17.6	46.7	18.7	1.9
Owner-Occupied Units by Geography	43,897	5.5	12.1	57.6	24.7	0.1
Occupied Rental Units by Geography	36,015	25.4	23.1	34.8	12.7	4.0
Vacant Units by Geography	9,069	20.7	22.0	41.6	13.4	2.3
Businesses by Geography	9,609	11.1	19.7	40.8	25.4	2.9
Businesses by Geography	570	3.0	6.8	69.6	20.5	0.0
Family Distribution by Income Level	42,424	22.5	16.6	20.4	40.5	0.0
Household Distribution by Income Level	79,912	28.9	14.5	15.2	41.5	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,462	Median Housing Value			\$137,528
			Median Gross Rent			\$838
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS Census and 2018 D&B Data. Due to rounding, totals may not equal 100.0.</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA consists all of Champaign County, which is a portion of the Champaign-Urbana MSA (#16580). BankChampaign has two branches in the AA. The adjustment down to just Champaign County from the full MSA, which covers three counties, is reasonable given the location of the bank's branches. With the bank's branches only within the city of Champaign, it would be difficult to service the entire MSA. The AA meets the requirements of the regulation and did not arbitrarily exclude any low- or moderate-income (LMI) CTs. There are eight low-income CTs and seven moderate-income CTs in the AA.

The 2015 ACS updated median family income and changed the income designations of several CTs in the AA for 2017. Between 2016 and 2017, four middle-income CTs became moderate-income, three moderate-income CTs became low-income, three moderate-income CTs became middle-income, two low-income CTs became moderate-income, two middle-income CTs became upper-income, two upper-income CTs became middle-income, one NA CT became low-income, and one moderate-income CT became NA.

Competition

Competition in the AA for deposits is strong. As of June 30, 2018, BankChampaign's deposits in the AA totaled \$190.1 million, or 3.4 percent of the total market share. According to the FDIC Deposit Market Share Report, BankChampaign ranked 5 out of 29 deposit-taking institutions in the AA. The top four institutions for deposit market share in the AA are Busey Bank, Chase Bank, PNC Bank, and First Mid Bank and Trust. These four institutions accounted for 71.0 percent of deposits in the AA.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the unemployment rate in Champaign County was 4.5 percent in December 2018. The state and national unemployment rates were 4.4 percent and 3.9 percent, respectively, in December 2018.

The leading industries in the area are education, manufacturing, health care, and government. According to the June 2019 Moody's Analytics report, the Champaign MSA economy is in mid-expansion. Healthcare has been one of the strongest performers and the University of Illinois is a cornerstone of the AA economy. The addition of the University of Illinois' Carle Illinois College of Medicine will be a medium-to long-term asset for the AA. The top employers are the University of Illinois with 13,857 employees, Carle Foundation Hospital with 6,386 employees, and Kraft Foods Inc. with 1,025 employees.

Small businesses account for 76.0 percent of all business in the AA. An additional 18.0 percent of area businesses did not provide annual gross revenue.

Community Contact

We performed one community contact with an economic development organization and reviewed two recent community contacts with affordable housing organizations. Identified credit needs include small business loans, particularly for start-up companies, and support for affordable housing, including down payment and closing cost assistance programs, and financial literacy programs.

Scope of Evaluation in Illinois

This analysis reflects a full-scope review of the AA in this state.

Refer to the table in Appendix A: Scope of Examination for additional information.

LENDING TEST

The bank's performance under the Lending Test in the State of Illinois is rated outstanding. Based on the findings of this full-scope review, lending performance in the State of Illinois is excellent. The geographic distribution of business loans in the AA is excellent. The distribution of small loans to businesses by revenue is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of business loans in the State of Illinois. The bank reflects excellent distribution in the LMI geographies within the AA. This conclusion was based upon BankChampaign's performance in low-income geographies in the AA. There were no unexplained conspicuous lending gaps noted.

Small Loans to Businesses

Based on the data in Table Q and the following performance context considerations, geographic distribution of the bank's originations and purchases of small loans to businesses in Illinois is excellent.

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses.

Overall, the geographic distribution of small loans to businesses in the AA was excellent. The bank's strong performance in low-income geographies raised the conclusion to excellent.

The distribution of BankChampaign's small loans to businesses in 2016 in the low-income CTs was excellent, and adequate in the moderate-income CTs. The proportion of loans in low-income CTs was significantly stronger than both the percentage of businesses in those geographies and the aggregate distribution of loans. The proportion of loans in the moderate-income CTs was weaker than the percentage of businesses in those geographies and near to the aggregate distribution of loans.

The distribution of BankChampaign's small loans to businesses in 2017 and 2018 was excellent in LMI geographies. The proportion of loans in low-income CTs was significantly stronger than both the percentage of businesses in those geographies and aggregate distribution of loans. The proportion of loans in moderate-income CTs was near to the percentage of businesses in those geographies and significantly stronger than the aggregate distribution of loans.

Lending Gap Analysis

We reviewed summary reports and maps and analyzed BankChampaign's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any

unexplained conspicuous gaps in lending. The bank made loan originations in all CTs within the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to businesses of different sizes, given the product lines offered by the bank. The distribution of small loans to businesses by revenue was excellent.

Small Loans to Businesses

Based on the data in Table R and the following performance context considerations, the distribution of the bank's originations and purchases of small loans to businesses by revenue in Illinois is excellent. The bank's strong performance compared to the aggregate distribution of loans to businesses raised the conclusion to excellent.

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

BankChampaign's distribution of small loans to businesses in 2016 by revenue was excellent. The bank's proportion of loans was near to the percentage of small businesses in the AA, and significantly stronger than the aggregate distribution of loans to those businesses.

BankChampaign's distribution of small loans to businesses in 2017 and 2018 by revenue was excellent. The bank's proportion of loans was near to the percentage of small businesses in the AA, and significantly stronger than the aggregate distribution of loans to those businesses.

Response to Complaints

BankChampaign has not received any complaints regarding its CRA performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(1/31/2016 to 12/31/2018)	
Bank Products Reviewed:	Small Business	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Champaign AA	Full-scope	

Appendix B: Summary of MMSA and State Ratings

Overall Bank:	Lending Test Rating
BankChampaign, N.A.	Outstanding
State:	
Illinois	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2016
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Champaign	20	2,219	100.0	2,329	11.5	30.0	10.2	18.6	15.0	15.9	45.4	30.0	46.0	23.5	25.0	27.1	1.0	0.0	0.8
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-2018
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Champaign	20	3,154	100.0	2,400	11.1	30.0	11.6	19.7	20.0	14.4	40.8	40.0	43.2	25.4	10.0	29.3	2.9	0.0	1.5
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, Due to rounding, totals may not equal 100.0</i>																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2016
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Champaign	20	2,319	100.0	2,329	75.6	70.0	43.7	6.2	25.0	18.3	5.0
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data. Due to rounding, totals may not equal 100.0</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2018
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Champaign	20	3,154	100.0	2,400	76.0	70.0	51.7	6.0	30.0	18.0	0.0
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, Due to rounding, totals may not equal 100.0</i>											