



PUBLIC DISCLOSURE

September 23, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Anna-Jonesboro National Bank
Charter Number 5525

201 S Main St
Anna, IL 62906

Office of the Comptroller of the Currency
500 North Broadway, Suite 1700
St. Louis, MO 63102

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	1
SCOPE OF THE EVALUATION	3
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	4
STATE RATING	5
STATE OF ILLINOIS.....	5
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS	B-1
APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The Lending Test rating is based on Anna-Jonesboro National Bank's (AJNB or bank) performance in the state of Illinois, where it demonstrates a satisfactory record in meeting the needs of its community. The major factors that support this rating include:

- AJNB's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and credit needs of the assessment area (AA).
- A substantial majority of the bank's loans are inside its AA.
- The bank has a reasonable distribution of loans to individuals of different income levels and businesses of different sizes throughout its AA.
- The bank's geographic distribution of loans reflects reasonable dispersion throughout its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable.

AJNB's LTD ratio averaged 59.1 percent over the 18 quarters since the last CRA evaluation. During this timeframe, the LTD ranged from a low of 57 percent to a high of 62.1 percent. This is comparable to the ratios of five other banks similar in size, geographic location, and product offerings, whose quarterly averages ranged from a low of 55.5 percent to a high of 84.3, and average 69.8 percent for the same period.

Institution	Total Assets (\$000s) as of 12/31/2018	Average Quarterly LTD Ratio
Farmers State Bank of Alto Pass, Ill.	\$228,258	84.3%
The First State Bank of Dongola	\$24,429	76.4%
The Bank of Herrin	\$247,938	67.2%
Southern Illinois Bank	\$106,802	65.7%
Anna-Jonesboro National Bank	\$223,126	59.1%
Anna State Bank	\$77,038	55.5%
<i>Source: Quarterly Call Reports from September 30, 2014 to December 31, 2018. Note: The LTD ratio was calculated and evaluated on a bank-wide basis.</i>		

Lending in Assessment Area

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

We selected a random sample of 20 consumer loans, 20 home mortgage loans, and 20 commercial loans originated between January 1, 2016 and December 31, 2018, as these are the bank's primary lending products. Based on our sample, the bank originated 85 percent of the total number, and 76.3 percent of the total dollar volume of loans inside its AA during the evaluation period. This ratio is a bank-wide calculation and not calculated by individual rating area or AA.

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										
2016	4	50.0	4	50.0	8	655	60.8	422	39.2	1,077
2017	5	62.5	3	37.5	8	505	56.2	394	43.8	899
2018	4	100.0	0	0.0	4	162	100.0	0	0.0	162
Subtotal	13	65.0	7	35.0	20	1,322	61.8	816	38.2	2,138
Small Business										
2016	13	100.0	0	0.0	13	718	100.0	0	0.0	718
2017	2	100.0	0	0.0	2	73	100.0	0	0.0	73
2018	5	100.0	0	0.0	5	372	100.0	0	0.0	372
Subtotal	20	100.0	0	0.0	20	1,163	100.0	0	0.0	1,163
Consumer										
2016	7	100.0	0	0.0	7	89	100.0	0	0.0	89
2017	6	75.0	2	25.0	8	38	84.4	7	15.6	45
2018	5	100.0	0	0.0	5	33	100.0	0	0.0	33
Subtotal	18	90.0	2	10.0	20	160	95.8	7	4.2	167
Total	51	85.0	9	15.0	60	2,645	76.3	823	23.7	3,468
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

Description of Institution

AJNB is an intrastate bank located in Anna, Illinois, and is wholly owned by Union County Bancshares, Inc., a one-bank holding company also located in Anna. AJNB offers traditional bank services and loan products normally associated with a community bank. The bank's business strategy focuses on home mortgage, business, and consumer loans. As of December 31, 2018, AJNB had total assets of \$223 million, total deposits of \$192 million, and tier 1 capital of \$31 million. Net loans and leases represented 51 percent of total assets and consisted of residential real estate loans (53 percent), commercial loans (28 percent), agricultural loans (11 percent), and consumer loans (8 percent).

AJNB has four locations: the main office and a drive-up facility in downtown Anna, one branch located on the east side of Anna, and one branch situated in nearby Jonesboro, a few miles west of Anna. All locations have deposit-taking automated teller machines onsite. No branches were opened or closed, and

there has been no change in the bank's corporate structure, including merger or acquisition activities, since the last CRA examination.

There are no legal, financial, or other factors impeding AJNB's ability to help meet the credit needs of its AA. The bank's last CRA evaluation was dated August 11, 2014. Utilizing Small Bank CRA examination procedures, the OCC concluded that LNB's performance was "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation is an assessment of AJNB's record of meeting the credit needs of the communities in which it operates. We evaluated AJNB under the Small Bank performance criteria, which consists of a Lending Test. The Lending Test evaluates AJNB's record of helping to meet the credit needs of its AA through its lending activities.

AJNB has one AA, which consists of the five census tracts (CTs) located in Union County, Illinois. The AA received a full-scope review. The evaluation period is from August 12, 2014 through December 31, 2018. We determined that loan data from January 1, 2016 to December 31, 2018 was representative of the evaluation period and we sampled loans from this period for the Lending Test. We based our conclusions regarding the bank's lending performance on AJNB's primary loan products: home mortgage loans, consumer loans, and commercial loans, which were determined through discussions with management and our review of loan origination data from the evaluation period. Please refer to the following table for a summary of loan originations by loan type during the evaluation period:

Loan Originations by Loan Type from January 1, 2016 through December 31, 2018				
Loan Category	Dollars (000s)	% of Dollars	Number of Loans	% of Number of Loans
Residential Loans	\$33,793	29.2%	357	9.7%
Commercial Loans	\$43,501	37.6%	488	13.3%
Consumer Loans	\$27,049	23.4%	2702	73.6%
Agricultural Loans	\$11,232	9.7%	124	3.4%
Total Loans	\$115,575	100%	3671	100%
<i>Source: Bank Records January 1, 2016 – December 31, 2018</i>				

To evaluate lending performance, we selected a random sample of business, consumer, and home mortgage loans originated during the evaluation period (20 loans originated during 2016, and 20 loans originated in 2017-2018, for each product).

We completed two separate analyses of the bank's lending performance. For AJNB's performance in 2016, we used the comparators of demographic data from the 2010 United States (U.S.) Census. For the lending performance in 2017-2018, we used the comparators of demographic data from the 2015 American Community Survey (ACS). The 2015 ACS provided an update to median family income, changing the income designation of one of the CTs (9503) from moderate- to middle-income.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under the State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A for a list of full- and limited-scope AAs.

Ratings

AJNB’s overall rating is based solely on its performance in the state of Illinois. The state of Illinois rating is derived from the bank’s performance under the CRA Small Bank Lending Test as well as related performance context information from the bank’s AA. With the exception of the bank’s LTD ratio (based on the bank’s entire lending portfolio), all weight for performance under the CRA Small Bank Lending Test was based on the bank’s lending performance in relation to its primary products: small business loans, consumer loans, and home mortgage loans.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- AJNB's LTD ratio is reasonable given the bank's size, financial condition, and credit needs of the AA.
- A substantial majority of the bank's loans are inside its AA.
- The bank has a reasonable distribution of loans to individuals of different income levels and businesses of different sizes throughout its AA.
- The bank's geographic distribution of loans reflects reasonable dispersion throughout its AA.

Description of Institution's Operations in (Illinois)

AJNB's AA includes all five census tracts (CTs 9501, 9502, 9503, 9504, and 9505) that make up Union County, IL. This is a Non-MSA. According to the 2015 ACS, all but one CT were classified as middle-income, with CT 9504 classified as moderate income. Prior to 2015 data, CT 9503 and 9504 were both classified as moderate-income. There are no low- or upper-income CTs in Union County. The AA meets regulatory requirements and does not arbitrarily exclude any low- and moderate-income geographies.

AJNB's primary business focus is on home mortgage lending, small business lending, and consumer lending. The bank has no branches outside Union County, IL.

As of June 30, 2018, six financial institutions operate nine offices in Union County. Of the six institutions, AJNB ranks first in deposit market share at 59.7 percent, or \$200 million in total deposits.

Community Contacts

We interviewed one community contact during this evaluation. The community contact was not aware of any complaints concerning AJNB or any other financial institutions. Our contact identified consumer lending to low and moderate-income households as a primary need in the community.

Illinois Non-MSA

Table A – Demographic Information of the Assessment Area						
2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	40.0	60.0	0.0	0.0
Population by Geography	17,808	0.0	40.4	59.6	0.0	0.0
Housing Units by Geography	7,946	0.0	40.5	59.5	0.0	0.0
Owner-Occupied Units by Geography	5,355	0.0	36.8	63.2	0.0	0.0
Occupied Rental Units by Geography	1,707	0.0	52.7	47.3	0.0	0.0
Vacant Units by Geography	884	0.0	39.4	60.6	0.0	0.0
Businesses by Geography	840	0.0	52.4	47.6	0.0	0.0
Farms by Geography	110	0.0	17.3	82.7	0.0	0.0
Family Distribution by Income Level	5,060	25.9	18.4	22.3	33.5	0.0
Household Distribution by Income Level	7,062	27.4	17.1	17.5	38.0	0.0
Median Family Income Non-MSAs - IL		\$54,499	Median Housing Value			\$85,110
			Median Gross Rent			\$481
			Families Below Poverty Level			12.7%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	17,551	0.0	27.3	72.7	0.0	0.0
Housing Units by Geography	7,914	0.0	27.6	72.4	0.0	0.0
Owner-Occupied Units by Geography	5,278	0.0	23.9	76.1	0.0	0.0
Occupied Rental Units by Geography	1,434	0.0	44.6	55.4	0.0	0.0
Vacant Units by Geography	1,202	0.0	23.5	76.5	0.0	0.0
Businesses by Geography	822	0.0	42.2	57.8	0.0	0.0
Farms by Geography	107	0.0	10.3	89.7	0.0	0.0
Family Distribution by Income Level	4,586	21.6	23.7	18.3	36.4	0.0
Household Distribution by Income Level	6,712	26.1	17.8	17.4	38.7	0.0
Median Family Income Non-MSAs - IL		\$59,121	Median Housing Value			\$98,470
			Median Gross Rent			\$492
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS Census and 2018 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The 2010 U.S. Census recorded five CTs in the AA, three were middle-income, and two were moderate-income. According to the 2010 census data, the area population was 17,808. According to the 2015 ACS, the total number of CTs remained the same. The 2015 ACS listed only one of the five CTs as moderate-income. The other four CTs were listed as middle-income. The population decreased slightly from the 2010 Census to 17,551.

The distribution of families by income level in 2016 was 25.9 percent low-income, 18.4 percent moderate-income, 23.3 percent middle-income, and 33.5 percent upper-income. The percentage of families living below the poverty level was 12.7 percent. The distribution of families by income level shifted in 2018, with 21.6 percent low-income, 23.7 percent moderate-income, 18.3 percent middle-income, and 36.4 percent upper-income. The rate of poverty decreased slightly to 12 percent.

The 2018 FFIEC adjusted median family income for the AA was \$63,900, up from \$58,000 in 2016. Low-income families earned an annual income of \$31,950 or less in 2018, and moderate-income families earned annual income of \$31,950 to \$51,120.

Table B – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2016 (\$58,000)	<\$29,000	\$29,000 to <\$46,400	\$46,400 to <\$69,600	≥\$69,600
2017 (\$60,400)	<\$30,200	\$30,200 to <\$48,320	\$48,320 to <\$72,480	≥\$72,480
2018 (\$63,900)	<\$31,950	\$31,950 to <\$51,120	\$51,120 to <\$76,680	≥\$76,680
<i>Source FFIEC</i>				

Employment Factors

The annual unemployment rate in Union County, IL decreased from 7.4 percent in 2016 to 6.5 percent in 2018. Unemployment in Union County is historically higher than the IL statewide and national unemployment rates.

Annual Unemployment Rates 2016-2018			
Area	2016	2017	2018
Union County	7.4	6.5	6.5
State of Illinois	5.8	4.9	4.3
National	4.9	4.4	3.9
<i>Source: U.S. Dept. of Labor; Bureau of Labor Statistics</i>			

Housing Characteristics

The 2010 Census reported total housing units of 7,946 in the AA. Of the total number of housing units, 5,355 or 67.4 percent were owner-occupied, 1,707 or 21.5 percent were renter-occupied, and 884 or 11.1 percent were vacant. Of all owner-occupied units, 1,970 or 36.8 percent were located in moderate-income CTs. Of all occupied rental units, 900 or 52.7 percent were located in moderate-income CTs. Additionally, 2,599 or 42.4 percent of all single family (1-4 units) homes and 297 or 97.4 percent of all

multifamily housing units were located in the moderate-income CT. The 2010 Census indicates that the weighted average median housing value was \$85,110 and the weighted average monthly gross rent was \$481.

The 2015 ACS Census reported total housing units of 7,914 in the AA. Of the total number of housing units, 5,278 or 66.7 percent were owner-occupied, 1,434 or 18.1 percent were renter-occupied, and 1,202 or 15.2 percent were vacant. Of all owner-occupied units, 1,263 or 23.9 percent were located in the moderate-income CT. Of all occupied rental units, 639 or 44.6 percent were located in the moderate-income CT. Additionally, 1,793 or 28.1 percent of all single family (1-4 units) homes and 215 or 71.67 percent of multi-family housing units were located in the moderate-income CT. As previously noted, CT 9503 changed to middle-income since the 2010 Census, leaving only one moderate-income CT (9504). This was the primary factor in these percentages declining. The 2015 ACS indicates that the weighted average median housing value was \$98,470 and the weighted average monthly gross rent was \$492.

Economic Conditions

The local economy has improved over the past few years, however, still lags both the state and the nation in metrics such as unemployment rates. Major employers in the area include Choate Mental Health Facility, Union County Hospital, Wabash Corporation, Southern Illinois University – Carbondale, Shawnee College, and federal and state correctional facilities. During the evaluation period, there have been no major new businesses opened in the area. According to Moody's Analytics, *Illinois will sustain some of its recent momentum in the near term while trailing the rest of the country in most gauges of economic performance. Private service-providing industries will power growth as manufacturing's resurgence ebbs. The state's financial pressures present serious challenges and demographic headwinds will be even stiffer than previously believed, limiting Illinois's long-term potential.*

Scope of Evaluation in Illinois

We performed a full-scope evaluation of the bank's only AA. Refer to Appendix A for more information.

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the AA. The bank's overall geographic distribution of home mortgage, small business, and consumer loans reflects reasonable dispersion among different income tracts in the bank's AA. Refer to Tables O, Q, and U in Appendix D, for the facts and data used to evaluate the geographic distribution of the bank's loan originations. There were no low-income CTs within the AA.

Home Mortgage Loans

2016

The geographic distribution of home loans in 2016 is excellent. The bank originated 40 percent of its home mortgage loans in moderate-income CTs, which exceeds the percentage of owner-occupied housing units located in moderate-income CTs (36.8 percent) and is within a reasonable range of the 2016 HMDA aggregate lending in the same moderate-income CTs (41.7 percent).

2017-2018

The geographic distribution of home mortgage loans in 2017-2018 is reasonable. The bank originated 15 percent of its home mortgage loans in the moderate-income CT. While this is below the percentage of owner-occupied housing units located in the moderate-income CT (23.9 percent) and the 2017-2018 HMDA aggregate lending in the same moderate-income CT (21.5 percent), it remains reasonable given consideration for there being only one moderate-income CT in the AA during this period compared to two in the prior period.

Small Loans to Businesses

2016

The geographic distribution of loans to small businesses in 2016 is excellent. The bank originated 65 percent of its small business loans in the moderate-income CTs, which exceeds both the percentage of small businesses (52.4 percent) and the aggregate lending data to small businesses in the moderate-income CTs (37.1 percent).

2017-2018

The geographic distribution of loans to small businesses in 2017-2018 is reasonable. The bank originated 40 percent of its small business loans in the moderate-income CT, which is slightly below the percentage of small businesses in the moderate-income CT (42.2 percent), but well above the aggregate lending to small businesses in the same moderate-income CT (22.0 percent).

Consumer Loans

The overall geographic distribution of consumer loans is reasonable. Based on our sample of 40 consumer loans (20 loans from 2016; and 20 loans from 2017-2018), we noted reasonable distribution to borrowers within geographic areas of need, when considering loans made to low- and moderate-income borrowers, performance context information, and demographic comparators. In addition to loans originated to borrowers within the moderate-income CT, we considered loans originated to borrowers within the middle-income CTs, given all middle-income CTs within the bank's AA are distressed for unemployment. While these individuals may receive unemployment benefits, they are typically receiving a fraction of pay they would receive being employed. Often, individuals on unemployment seek small dollar consumer loans to accommodate living expenses between jobs. In 2016, the number of households in middle-income CTs within the bank's AA totaled 4,193; 24.6 percent of these households were considered low-income, and 16.0 percent were considered moderate-income (totaling 40.6 percent). In 2018, these numbers increased; of the 4,810 households within the middle-income CTs, 22.5 percent were considered low-income, and 19.1 percent were considered moderate-income (totaling 41.6 percent).

2016

The geographic distribution of consumer loans in 2016 is poor. The bank originated 25 percent of its consumer loans in moderate-income CTs, which is below the percentage of households in moderate-income CTs (40.6 percent).

2017-2018

The geographic distribution of consumer loans in 2017-2018 is reasonable. The bank originated 20 percent of its consumer loans in the moderate-income CT, which is within a reasonable range of the percentage of households in the moderate-income CT (28.3 percent), given that this is the only moderate-income CT within the AA.

Lending Gap Analysis

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

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

The bank's overall distribution of home mortgage, small business, and consumer loans reflects reasonable dispersion among loans made to low- and moderate-income borrowers, performance context information, and demographic comparators. Refer to Tables P, R, and V in Appendix D for the facts and data used to evaluate the borrower income distribution of the bank's loan originations.

Home Mortgage Loans

The overall distribution of home mortgage loans reflects reasonable penetration among borrowers of different income levels. In evaluating the borrower distribution of home mortgage loans, we noted the number of families with incomes below the poverty level was 12.7 percent in 2016 and 12.0 percent in 2017-2018. People living in poverty, including low- and moderate-income (LMI) families, often have difficulty qualifying for conventional home mortgage products without flexible terms or reduced closing costs. We also considered the age of housing stock, which was 47 years overall and 55 years in the moderate-income CTs in 2016. The median age of the overall housing stock increased to 51 years overall in 2018, with the age of housing stock in the moderate-income CT increasing significantly to 64 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. All of these factors add to the overall cost of homeownership, which can affect the ability of LMI individuals to qualify for home mortgage loans.

2016

The borrower distribution of home mortgage loans in 2016 was reasonable. The bank originated 20 percent of its home mortgage loans to low-income borrowers. While the bank's percentage is below the percentage of low-income families (25.9 percent), the bank's percentage significantly exceeds the 2016 HMDA aggregate lending to low-income families in the AA (5.0 percent).

The bank originated 15 percent of its home mortgage loans to moderate-income borrowers. The bank's percentage falls within a reasonable range below the percentage of moderate-income families (18.4 percent), and exceeds the 2016 HMDA aggregate lending to moderate-income borrowers data (13.9 percent).

2017-2018

The borrower distribution of home mortgage loans in 2017-2018 was reasonable. The bank originated 20 percent of its home mortgage loans to low-income borrowers. This is in line with the percentage of low-income families (21.6 percent) in the AA, and the bank's percentage exceeds the 2017-2018 HMDA aggregate lending to low-income borrowers data (5.9 percent).

The bank originated 15 percent of its home mortgage loans to moderate-income borrowers, which is below the percentage of moderate-income families (23.7 percent); however, the bank's lending was within a reasonable range below the 2017-2018 HMDA aggregate data (18.8 percent) in the AA.

Small Loans to Businesses

The overall distribution of loans to businesses of different sizes is excellent. Based on our sample of 40 commercial loans (20 loans from 2016 and 20 loans from 2017-2018), we noted excellent distribution within both analyses when considering loans made to businesses with less than \$1 million in revenue, performance context information, and demographic comparators.

2016

The distribution of business loans in 2016 was excellent. The bank originated 90 percent of its commercial loans to businesses with less than or equal to \$1 million in revenue, which exceeds the percentage of small businesses (78.3 percent) in the AA, and significantly exceeds the aggregate small business lending data (47.7 percent) in the same AA.

2017-2018

The distribution of business loans in 2017-2018 was excellent. The bank originated 90 percent of its commercial loans to businesses with less than or equal to \$1 million in revenue, which exceeds the percentage of small businesses (78.1 percent) in the AA, and significantly exceeds the aggregate small business lending data (46.4 percent) in the same AA.

Consumer Loans

The overall borrower distribution of consumer loans is reasonable. Based on our sample, we noted reasonable distribution when considering loans made to low- and moderate-income borrowers, performance context, and demographic comparators. While our sample displayed poor borrower distribution in 2016, the 2017-2018 loans sampled significantly exceed the percentage of both low- and moderate-income borrowers in the AA. Given the majority of loans within this evaluation period were originated during the 2017-2018 period, this mitigates the impact of the 2016 performance on the overall assessment.

2016

Borrower distribution of consumer loans in 2016 is poor. The bank originated 5 percent of its consumer loans to low-income borrowers, which is well below the percentage of low-income households (27.4 percent) in its AA.

The bank originated 15 percent of its consumer loans to moderate-income borrowers, which is within a reasonable range below the percentage of moderate-income households (17.1 percent) in the AA.

2017-2018

Borrower distribution of consumer loans in 2017-2018 is excellent. The bank originated 50 percent of its consumer loans to low-income borrowers, which significantly exceeds the percentage of low-income households (26.1 percent) in the AA.

The bank originated 20 percent of its consumer loans to moderate-income borrowers, which exceeds the percentage of moderate-income households (17.8 percent) in the AA.

Responses to Complaints

During the evaluation period, AJNB did not receive any complaints in regards to its CRA performance within 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 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:	08/12/2014 to 12/31/2018	
Bank Products Reviewed:	Home mortgage, small business, and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Illinois Non-MSA	Full-scope	AA consists of all of Union County – CTs 9501, 9502, 9503, 9504, and 9505

Appendix B: Summary of Non-MSA and State Ratings

RATINGS: Anna-Jonesboro National Bank	
Overall Bank:	Lending Test Rating
Anna-Jonesboro National Bank	Satisfactory
State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% 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	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Illinois Non-MSA	20	2,077	100.0	180	0.0	0.0	0.0	36.8	40.0	41.7	63.2	60.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	2,077	100.0	180	0.0	0.0	0.0	36.8	40.0	41.7	63.2	60.0	58.3	0.0	0.0	0.0	0.0	0.0	0.0

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

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% 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	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Illinois Non-MSA	20	1,827	100.0	186	0.0	0.0	0.0	23.9	15.0	21.5	76.1	85.0	78.5	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,827	100.0	186	0.0	0.0	0.0	23.9	15.0	21.5	76.1	85.0	78.5	0.0	0.0	0.0	0.0	0.0	0.0

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Illinois Non-MSA	20	2,077	100.0	180	25.9	20.0	5.0	18.4	15.0	13.9	22.3	10.0	28.3	33.5	55.0	39.4	0.0	0.0	13.3
Total	20	2,077	100.0	180	25.9	20.0	5.0	18.4	15.0	13.9	22.3	10.0	28.3	33.5	55.0	39.4	0.0	0.0	13.3

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Illinois Non-MSA	20	1,827	153.8	186	21.6	20.0	5.9	23.7	15.0	18.8	18.3	20.0	19.9	36.4	45.0	38.7	0.0	0.0	16.7
Total	20	1,827	153.8	186	21.6	20.0	5.9	23.7	15.0	18.8	18.3	20.0	19.9	36.4	45.0	38.7	0.0	0.0	16.7

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

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
Illinois Non-MSA	20	1,514	100.0	151	0.0	0.0	0.0	52.4	65.0	37.1	47.6	35.0	62.9	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,514	100.0	151	0.0	0.0	0.0	52.4	65.0	37.1	47.6	35.0	62.9	0.0	0.0	0.0	0.0	0.0	0.0

*Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-18
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
Illinois Non-MSA	20	1,975	100.0	168	0.0	0.0	0.0	42.2	40.0	22.0	57.8	60.0	78.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,975	100.0	168	0.0	0.0	0.0	42.2	40.0	22.0	57.8	60.0	78.0	0.0	0.0	0.0	0.0	0.0	0.0

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

Table 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	
Illinois Non-MSA	20	1,514	100.0	151	78.3	90.0	47.7	5.5	10.0	16.2	0.0	
Total	20	1,514	100.0	151	78.3	90.0	47.7	5.5	10.0	16.2	0.0	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2017-18
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	
Illinois Non-MSA	20	1,975	100.0	168	78.1	90.0	46.4	5.2	10.0	16.7	0.0	
Total	20	1,975	100.0	168	78.1	90.0	46.4	5.2	10.0	16.7	0.0	

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2016	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Illinois Non-MSA	20	230	0.0	0.0	0.0	40.6	25.0	59.4	75.0	0.0	0.0	0.0	0.0	
<i>Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017-18	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Illinois Non-MSA	20	105	0.0	0.0	0.0	28.3	20.0	71.7	80.0	0.0	0.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2016	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Illinois Non-MSA	20	230	100.0	27.4	5.0	17.1	15.0	17.5	55.0	38.0	25.0	0.0	0.0	
Total	20	230	100.0	27.4	5.0	17.1	15.0	17.5	55.0	38.0	25.0	0.0	0.0	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-18	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Illinois Non-MSA	20	105	166.7	26.1	50.0	17.8	20.0	17.4	15.0	38.7	15.0	0.0	0.0	
Total	20	105	166.7	26.1	50.0	17.8	20.0	17.4	15.0	38.7	15.0	0.0	0.0	

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