



## **PUBLIC DISCLOSURE**

April 18, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The Havana National Bank  
Charter Number 2242  
112 South Orange Street  
Havana, Illinois 62644

Office of the Comptroller of the Currency  
Peoria Field Office  
211 Fulton Street, Suite 604  
Peoria, Illinois 61602

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

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## Overall CRA Rating

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

**The Lending Test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on the satisfactory performance for the State of Illinois.
- The borrower distribution of loans reflects reasonable penetration within the assessment areas (AAs).
- The geographic distribution reflects reasonable dispersion in the AAs.
- The loan-to-deposit (LTD) ratio is reasonable.
- The bank originates a substantial majority of its loans within its AAs.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

The quarterly average LTD ratio was 78.9 percent for the eleven-quarter period from April 1, 2019, to December 31, 2021, with a low LTD ratio of 63.49 percent and a high LTD ratio of 98.82 percent.

The Havana National Bank (HNB or bank) ranked fourth of eleven similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions ranged in asset size from \$115 million to \$525 million and reported quarterly average LTD ratios from 67.20 percent to 87.34 percent. HNB's quarterly average LTD ratio is down since the last CRA exam's 84.5 percent due to increasing deposit levels and lower loan demand.

### Lending in Assessment Area

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

The bank originated and purchased 92.6 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	63	92.6	5	7.4	68	7,345	94.6	418	5.4	7,763
<b>Total</b>	<b>63</b>	<b>92.6</b>	<b>5</b>	<b>7.4</b>	<b>68</b>	<b>7,345</b>	<b>94.6</b>	<b>418</b>	<b>5.4</b>	<b>7,763</b>

Source: Sample of agriculture loans from 1/1/2019 to 12/31/2021

## Description of Institution

HNB is a \$335 million intrastate institution headquartered in Havana, Illinois, located in central Illinois with five additional branch locations. HNB did not open or close any facilities since the previous CRA evaluation.

There was no change in HNB's corporate structure since the previous CRA evaluation. The bank is wholly owned by Community Investment Group, Ltd (CIG), a holding company headquartered in Havana, Illinois. CIG does not negatively affect the bank's ability to meet the credit needs of the community.

The CRA evaluation has two rating areas. The nonmetropolitan AA (NonMSA AA) is composed of select census tracts (CTs) of Cass, Logan, and Mason Counties, which are nonmetropolitan areas. The Peoria MSA AA is comprised of certain CTs of Fulton and Tazewell Counties, which are part of the Peoria, Illinois MSA. Refer to appendix A, Scope of Examination, for a list of geographies comprising each AA.

The NonMSA AA includes four branches with drive-thru services, nine ATMs, and banking services available on Saturdays. The Peoria MSA AA includes two branches with drive-thru services and two ATMs, as well as banking services available on Saturdays. Customers also have banking access through online and mobile platforms.

The bank sources a majority of its deposits, 86 percent, from the NonMSA AA, as of June 30, 2021.

The bank's lending strategy is focused on agriculture; however, HNB offers a wide range of products to meet the needs of its customers, including commercial, residential real estate, and consumer products. Please see the Public File for more information. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in the bank's AAs. The bank's previous Small Bank CRA rating was "Satisfactory" as detailed in the May 28, 2019, Performance Evaluation.

HNB held 50 percent of net loans and leases to total assets and had a Tier One Leverage Capital ratio of nine percent at December 31, 2021. The bank is primarily an agricultural lender but offers a full range of deposit and loan products and services. Agricultural lending represented the largest loan portfolio at \$123 million, followed by commercial lending at \$24 million, residential lending at \$17 million, and consumer lending at \$2.8 million, at December 31, 2021.

Competition for loans is high due to competition within the AAs. HNB competes with national banks, state banks, farm credit unions, and non-bank lenders.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated HNB under the Small Bank evaluation procedures, which includes a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. The evaluation period is from the previous CRA evaluation date of May 28, 2019, through April 18, 2022. The Lending Test evaluated loans originated or purchased from January 1, 2019, through December 31, 2021.

HNB's primary loan products are agriculture loans, based on the number and dollar amount of loans originated and purchased between January 1, 2019, and December 31, 2021, per bank data. This product accounted for 81 percent, by dollar, and 51 percent, by number, of originations and purchases. Agriculture loans are also the strategic focus of the bank. We used this lending product for the analysis of this evaluation.

The bank is not required to maintain CRA Loan Application Register data on commercial lending outside of the individual credit files. Therefore, we utilized random sampling to obtain data for agriculture loans. We obtained the gross revenues of agriculture borrowers and geocoded each loan sampled. Performance conclusions for lending between January 1, 2019, and December 31, 2021, are based on 2015 American Community Survey data.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated 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 each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The NonMSA rating area received a slightly greater weighting as a majority of the bank's branches and deposit activity is within the NonMSA AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects satisfactory performance.
- The geographic distribution of loans reflects satisfactory performance.
- A substantial majority of loans are to customers within the AAs.
- The LTD ratio is reasonable.

### Description of Institution's Operations in Illinois

HNB's lending strategy in Illinois is focused on agricultural lending. HNB serves its customers with six locations and eleven ATMs. Each branch location provides drive-thru services, ATM access, and banking services on Saturdays. One ATM is located in a moderate-income geography, and six ATMs are located in distressed middle-income geographies. Refer to appendix A, Scope of Examination, for a list of geographies comprising the AAs as well as full- and limited-scope AAs.

Major employment sectors include agriculture and agricultural services. The AAs are largely rural, but additional large employment sectors include local schools and hospitals.

The annual unemployment rate in the State of Illinois was declining in 2019; however, the rate increased in 2020 due to the Covid-19 pandemic. The unemployment rate declined again in 2021 but remained elevated. The annualized unemployment rates were 4.0 percent in 2019, 9.2 percent in 2020, and 6.1 percent in 2021. While unemployment rates in the AAs were higher due to the Covid-19 pandemic, all counties in the AA had unemployment rates lower than the State of Illinois in 2020 and 2021.

Competition for loans and deposits is high among financial institutions in the AAs due to the number and variety of financial institutions within and accessible to the AA. HNB competes with national banks, state banks, farm credit institutions, and nonbank financial institutions.

HNB held the second highest deposit market share position in the NonMSA AA at 13.7 percent among 23 FDIC insured financial institutions at June 30, 2021. The top institution held a deposit market share of 14.1 percent.

HNB held the twentieth highest deposit market share position in the Peoria MSA AA at 0.8 percent among 26 FDIC insured financial institutions at June 30, 2021. The top institution held a deposit market share of 50.4 percent.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

HNB sourced a substantial majority, 86 percent, of their deposits from the NonMSA AA. Deposits from Mason County account for 82 percent of total deposits. HNB sourced a minority of deposits, 14 percent, from the Peoria MSA AA.

High rates of poverty in both AAs may limit opportunities for lending, particularly to low-income households.

A community contact from the NonMSA AA noted there were no unmet credit needs of the AA but noted financial literacy could be a need for the community. They stated HNB is responsive in meeting the credit needs of its communities. A community contact from the Peoria MSA AA stated loans to small businesses are the among the greatest credit needs of the community.

## NonMSA AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Havana - NonMSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	10	0.0	10.0	80.0	10.0	0.0
Population by Geography	24,041	0.0	9.8	80.1	10.1	0.0
Housing Units by Geography	11,532	0.0	9.9	80.4	9.6	0.0
Owner-Occupied Units by Geography	7,929	0.0	9.6	80.4	9.9	0.0
Occupied Rental Units by Geography	2,256	0.0	14.3	77.3	8.3	0.0
Vacant Units by Geography	1,347	0.0	4.1	85.8	10.1	0.0
Businesses by Geography	1,351	0.0	8.4	82.0	9.5	0.0
Farms by Geography	265	0.0	3.4	84.9	11.7	0.0
Family Distribution by Income Level	6,637	18.0	18.9	22.9	40.2	0.0
Household Distribution by Income Level	10,185	22.6	16.5	17.7	43.2	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$82,336
			Median Gross Rent			\$614
			Families Below Poverty Level			8.2%
<i>Source: 2015 ACS and 2021 D&amp;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>						

## Peoria MSA AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Havana - Peoria MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	13	0.0	38.5	61.5	0.0	0.0
Population by Geography	40,395	0.0	38.8	61.2	0.0	0.0



Housing Units by Geography	17,945	0.0	35.9	64.1	0.0	0.0
Owner-Occupied Units by Geography	12,290	0.0	32.4	67.6	0.0	0.0
Occupied Rental Units by Geography	3,757	0.0	45.2	54.8	0.0	0.0
Vacant Units by Geography	1,898	0.0	40.1	59.9	0.0	0.0
Businesses by Geography	1,699	0.0	43.4	56.6	0.0	0.0
Farms by Geography	240	0.0	34.2	65.8	0.0	0.0
Family Distribution by Income Level	10,696	19.8	19.8	23.7	36.7	0.0
Household Distribution by Income Level	16,047	23.0	16.2	19.5	41.3	0.0
Median Family Income MSA - 37900 Peoria, IL MSA		\$67,308	Median Housing Value			\$87,891
			Median Gross Rent			\$620
			Families Below Poverty Level			8.9%
<i>Source: 2015 ACS and 2021 D&amp;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>						

## Scope of Evaluation in Illinois

HNB's two AAs both received a full scope review.

## LENDING TEST

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

## Conclusions for Areas Receiving Full-Scope Reviews

Based on the full-scope reviews, 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 State.

### *Small Loans to Farms*

Refer to Table S in the State of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution analysis for the NonMSA AA did not result in a meaningful analysis because there are no low-income CTs and too few farms in the moderate-income CT. The one moderate-income CT in the NonMSA AA primarily encompasses a town, which limits the opportunity for agricultural lending. The demographics for 2020 includes 254 farms, of which 10 farms, or 3.9 percent, were located in the moderate-income CT.

The proportion of lending in the moderate-income geographies in the Peoria MSA AA was consistent with the percentage of farms in moderate-income CTs and was comparable to the aggregate distribution. There were no low-income geographies during the evaluation period in the Peoria MSA AA.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to farms of different sizes, given the product lines offered by the bank.

### ***Small Loans to Farms***

Refer to Table T in the State of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of agriculture loans reflected reasonable penetration to farms of different sizes. The proportion of lending to small farms was slightly below the percentage of farms in both AAs. However, the proportion of lending to small farms was significantly stronger than the aggregate distribution for both the NonMSA AA and the Peoria MSA AA.

### **Responses to Complaints**

HNB did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Small farm loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Illinois</b>		
Peoria MSA AA (Peoria, Illinois MSA #37900)	Full-scope	All CTs in Fulton County; Two CTs in Tazewell County
NonMSA AA	Full-scope	All CTs in Mason County; Three CTs in Cass County; One CT in Logan County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS for The Havana National Bank	
Overall Bank:	Lending Test Rating
The Havana National Bank	Satisfactory
MMSA or State:	
Illinois	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> 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 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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21	
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
NonMSA AA	43	5,446	79	0.0	0.0	0.0	3.4	0.0	1.3	84.9	93.0	88.6	11.7	7.0	10.1	0.0	0.0	0.0		
Peoria MSA AA	20	1,899	131	0.0	0.0	0.0	34.2	30.0	33.6	65.8	70.0	66.4	0.0	0.0	0.0	0.0	0.0	0.0		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Farm Loan Sample Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= IMM			Farms with Revenues > IMM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
NonMSA AA	43	5,446	74.1	79	97.4	72.1	51.9	1.1	18.6	1.5	9.3		
Peoria MSA AA	20	1,899	25.9	131	99.2	85.0	45.0	0.8	15.0	0.0	0.0		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Farm Loan Sample Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%