



PUBLIC DISCLOSURE

April 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Fisher National Bank
Charter Number 14757

102 E. Division Street
Fisher, IL 61843

Office of the Comptroller of the Currency

Downers Grove Office
2001 Butterfield Rd., Suite 400
Downers Grove, IL 60515

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
Description of Institution..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 4
State Rating..... 5
 State of Illinois..... 5
Lending Test 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of 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 major factors that support this rating include:

- FNB's distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.
- FNB originated a substantial majority of loans within the AA.
- FNB's loan-to-deposit (LTD) ratio is more than reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is more than reasonable. During the twelve-quarter period of the evaluation cycle, the bank's quarterly LTD averaged 83.9 percent.

We compared FNB's quarterly average LTD ratio to seven similarly situated banks headquartered in the AA and had total assets between \$100 million and \$300 million. The similarly situated banks had a quarterly average of 70.9 percent and ranked from 49 percent to 88.7 percent. FNB ranked second highest among the eight banks.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area (AAs).

FNB originated and purchased 84.6 percent of its loans inside the bank's AAs during the evaluation period. This analysis is 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 \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	863	85.0	152	15.0	1015	149,084	86.6	22,981	13.4	172,065
Small Loans to Businesses	47	78.3	13	21.7	60	3,608	72.7	1,358	27.3	5,549
Total	910	84.6	165	15.4	1075	152,692	86.0	24,339	14.0	177,614

*Source: Home Mortgage Disclosure Act (HMDA) data for 2019-2021 and random sample of 60 small loans to businesses in evaluation period
Due to rounding, totals may not equal 100.0%*

Description of Institution

FNB is a \$200 million nationally chartered single-state bank headquartered in Fisher, Illinois, wholly owned by Fisher Bancorp, Inc. In addition to the main office, the bank has two full-service branches located in Champaign and Mahomet, Illinois. Additionally, they have one deposit-taking automated teller machine (ATM) located at the Champaign branch. FNB's assessment area (AA) consists of all 43 census tracts (CTs) in Champaign County, IL, and one CT in Piatt County, IL. Both counties are in the Champaign--Urbana Illinois Metropolitan Statistical Area (MSA) #16580. The AA is in central IL, approximately 129 miles south of Chicago, IL. The Fisher and Mahomet branches are in middle-income CTs, while the Champaign branch is in an upper-income CT.

FNB operates as a full-service bank, offering traditional deposit and loan products. The bank also offers other alternative banking options such as online banking, mobile banking, online bill pays, and remote deposit capture for its retail and commercial customers.

As of December 31, 2021, the bank's loan portfolio totaled \$130 million, or 65 percent of its total assets. Tier one capital was \$20.5 million with a tier 1 leverage ratio of 10.5 percent. The table below outlines the bank's loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding \$
Home Mortgage Loans (including Multifamily)	61.4%
Business Loans (including Commercial RE)	24.9%
Agricultural Loans (including Farm Land)	11.1%
Consumer Loans	2.6%

Source: Figures reported in the bank's Call Report as of December 31, 2021.

There are no known legal, financial, or other factors impeding FNB's ability to help meet the credit needs its local community during the evaluation period. No affiliate data was utilized in this analysis. There have been no mergers or acquisitions during the evaluation period. FNB received an overall rating of "Satisfactory" during its previous CRA performance evaluation dated September 30, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB's CRA performance using small bank evaluation procedures, which reviewed the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2019, to December 31, 2021. We determined that home loans and small loans to businesses were primary products by reviewing the number and dollar amounts of originations during the evaluation period. While home loans made up a majority of the number of loans made, business loans made up the largest dollar volume. We utilized the bank's HMDA loan application register (LAR) data for 2019, 2020, and 2021. We previously verified the accuracy of the HMDA data. We sampled 60 small loans to businesses originated during the evaluation period at random for the in the assessment area versus outside the assessment area analysis. We then sampled 60 small loans to businesses within the assessment area for distribution amongst geographies by income and size of businesses.

For analysis purposes, we compared the bank's lending performance with demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2021 D & B Data, 2021 CRA Aggregate Data, and FDIC deposit market share data as of June 30, 2021. Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

FNB has one AA, and we completed a full-scope review of this AA.

Ratings

FNB's overall rating is based on the full-scope review of the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national banks 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the bank's reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- FNB originated a substantial majority of loans within the AA.
- FNB's loan-to-deposit (LTD) ratio is more than reasonable.

Description of Institution's Operations in Illinois

FNB's AA consists of all 43 census tracts (CTs) in Champaign County, IL and one CT in Piatt County, IL. There are eight low-income CTs, seven moderate-income CTs, 18 middle-income CTs, nine upper-income CTs and two NA CTs. FNB's main branch is in a middle-income CT. The Mahomet branch is in a middle-income CT, and the Champaign branch is in an upper-income CT. The AA meets the requirements of the regulation and does not arbitrarily exclude any LMI CTs.

In response to the COVID-19 pandemic, the bank provided relief to its customers by suspending fees on overdrafts for the month of April 2020, waiving early-withdrawal penalties on certificates of deposit, modifying loans to delay payments and defer interest to maturity for commercial borrowers, and allowed for consumer loans to skip one monthly payment. FNB also offered Paycheck Protection Plan (PPP) loans to commercial borrowers to provide relief from hardships caused by the pandemic. During the evaluation period, the bank originated 255 PPP loans totaling \$9.98 million. These loans are small loans to businesses and are part of one of the primary products reviewed this evaluation period.

Competition

Competition for deposits in the AA is strong. According to the June 30, 2021, FDIC Deposit Market Share Report, FNB's deposits in the AA totaled \$149.1 million. The bank ranked 13 out of 30 deposit taking institutions in the AA with a market share of 2.0 percent. The largest institution for deposit market share in the AA is Busey Bank (36.2 percent) who is significantly larger in asset size than FNB. FNB is the fourth smallest bank in asset size operating in the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Fisher AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	18.2	15.9	40.9	20.5	4.5
Population by Geography	210,095	14.0	16.4	44.7	19.6	5.3
Housing Units by Geography	90,929	14.8	17.2	47.9	18.3	1.9
Owner-Occupied Units by Geography	45,361	5.3	11.8	58.9	23.9	0.1
Occupied Rental Units by Geography	36,270	25.2	22.9	35.2	12.7	4.0
Vacant Units by Geography	9,298	20.2	21.5	43.1	13.1	2.2
Businesses by Geography	13,715	10.7	18.0	43.2	25.9	2.3
Farms by Geography	761	2.9	6.4	69.0	21.6	0.1
Family Distribution by Income Level	43,762	22.3	16.4	20.5	40.8	0.0
Household Distribution by Income Level	81,631	28.5	14.5	15.1	41.9	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,634	Median Housing Value			\$137,958
			Median Gross Rent			\$837
			Families Below Poverty Level			10.4%
<i>Source: 2015 ACS and 2021 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>						

Population

The percentage of families in the AA living below the poverty level is 10.4. Families in the LMI CTs that live below the poverty level total 25.3 percent.

Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment rates in the AA were improving until the COVID-19 pandemic national emergency began in March 2020. Unemployment rates for the AA have improved from the peak unemployment rates in June 2020 and are better than the state and national average. The state and national unemployment rates were 6.1 percent and 5.5 percent respectively as of December 31, 2021.

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Champaign	3.6%	6.6%	4.8%	10.8%
Piatt	3.5%	5.6%	4.0%	9.5%
State of Illinois	4.0%	9.2%	6.1%	17.7%
National	3.7%	8.1%	5.5%	14.7%
<i>Source: U.S. Department of Labor, Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of March 1, 2023.</i>				

The five largest employers in the local economy include the University of Illinois, The Carle Foundation Hospital, Kraft Foods Inc, Parkland College, and Provena Covenant Medical Center.

The median age of housing stock in the LMI CTs was 44 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for LMI individuals.

Community Contact

We performed one community contact with a regional economic development organization serving the AA during this evaluation and utilized two established contacts. Identified credit needs include small business start-up loans, bi-lingual financial services and financial literacy, home mortgage down payment assistance, and support for organizations providing economic development.

Scope of Evaluation in Illinois

Examiners utilized full-scope procedures to assess the bank's performance.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Fisher AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

FNB exhibits poor geographic distribution of home loans. FNB's performance in moderate-income CTs was significantly below the aggregate and the demographic comparator of the percent of owner-occupied housing in the moderate-income census tracts. Lending in the low-income CTs was similar to the aggregate, but below the demographic comparator.

Small Loans to Businesses

Refer to Table Q 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 businesses.

FNB exhibits poor geographic distribution of small loans to businesses in the AA. Lending in both the low-income and moderate-income CTs is significantly below the demographic comparator for percentage of businesses and the aggregate lending comparator in the AA.

Lending Gap Analysis

There were no unexplained conspicuous gaps identified.

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 excellent borrower distribution of small loans to businesses did pull up the borrower distribution conclusions.

Home Mortgage Loans

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

FNB exhibits poor borrower distribution of home mortgage loans in the AA. Lending to low-income borrowers was lower than the aggregate demographic comparator and significantly lower than the aggregate comparator for percentage of families. Lending to moderate-income borrowers was lower than the demographic comparator and the aggregate comparator.

Small Loans to Businesses

Refer to Table R 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 businesses.

FNB exhibits excellent distribution of loans to businesses of different sizes in the AA. The bank's lending to businesses with annual gross revenues of \$1 million or less was nearly double the aggregate peer ratio and slightly above the demographic comparator for percentage of small businesses in the AA.

Responses to Complaints

FNB received no 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:	01/01/2019-12/31/2021	
Bank Products Reviewed:	Home mortgages and small loans to businesses	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois	Full Scope	All of Champaign County and CT 9545 of Piatt County – a portion of the MSA #16580

Appendix B: Summary of MMSA and State Ratings

RATINGS	The Fisher National Bank
Overall Bank:	Lending Test Rating
The Fisher 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21
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
Fisher AA	863	149,084	100.0	7,473	5.3	3.7	3.9	11.8	5.1	10.0	58.9	68.8	59.5	23.9	22.4	26.3	0.1	0.0	0.2
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.</i> <i>Due to rounding, totals may not equal 100.0%</i>																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21
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
Fisher AA	863	149,084	100.0	7,473	22.3	4.6	8.9	16.4	11.1	19.8	20.5	17.5	20.6	40.8	49.6	34.6	0.0	17.1	16.2
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.</i> <i>Due to rounding, totals may not equal 100.0%</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-21
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	
Fisher AA	60	4,104,770	100	3,379	10.7	3.3	11.2	18.0	6.7	15.8	75.0	69.0	46.1	25.9	15.0	26.0	2.3	NA	0.9	
<i>Source: 2021 D&B Data; Sample of 60 loans in the AA originated 01/01/2019 - 12/31/2021; 2021 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												2019-21
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	
Fisher AA	60	3,355,179	100	3,379	81.9	83.3	45.0	4.3	16.7	13.8	NA	
<i>Source: 2021 D&B Data; Sample of 60 loans in the AA originated 01/01/2019 - 12/31/2021; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.