



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

April 16, 2002

Community Reinvestment Act Performance Evaluation

**First Mid-Illinois Bank & Trust, National Association
Charter Number: 10045**

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Mattoon, IL 61938**

Office of the Comptroller of the Currency

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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 following table indicates the performance level of **First Mid-Illinois Bank & Trust, National Association** (FMIB&T) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Mid-Illinois Bank & Trust, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X		
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness by FMIB&T to the credit needs of its full scope AA. FMIB&T was the dominate lender making home mortgage loans and small loans to businesses and farms in the full scope AA.
- The borrower distribution of FMIB&T’s home mortgage loans, small loans to businesses and small loans to farms reflected a good dispersion among borrowers of different income levels throughout the bank’s full scope AA.
- The overall geographic distribution of FMIB&T’s home mortgage loans reflected an adequate distribution among moderate-, middle- and upper-income geographies. The geographic distribution of small loans to businesses reflected an adequate distribution among moderate-, middle- and upper-income geographies.
- The bank had an adequate level of qualified community development investments and grants.
- FMIB&T’s delivery systems are very accessible to all geographies and individuals of different income levels in the full scope AA. FMIB&T provided a high level of community development services.

Definitions and Common Abbreviations

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

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

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

Geography: A census tract or a block numbering area 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 do business or have banking offices in a metropolitan area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and

Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small

business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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

Description of Institution

First Mid-Illinois Bank & Trust, N.A. (FMIB&T) is a \$702 million intrastate institution headquartered in Mattoon, Illinois. The bank operates twenty-two offices. The bank has five assessment areas (AAs). The primary AA consists of eight counties in the non-MSA area of east central Illinois (Non-MSA Eight County AA). Ninety-two percent of the bank's loans and deposits are from this AA. In this assessment area, the bank operates eleven full-service facilities, offering all lending and deposit products and services. Seven limited service facilities offer deposit-related services or are drive-up facilities. Additionally, twenty-four automated teller machines (ATMs) are located in this area, including seventeen that take deposits. The bank's operations outside this AA consist of only four additional branches and two other ATMs.

FMIB&T is wholly owned by First Mid-Illinois Bancshares, Inc., a one-bank holding company headquartered in Mattoon, Illinois. As of December 31, 2001, this holding company had total assets of \$706 million. The holding company also owns First Mid-Illinois Data Services, Inc., which provides data processing for the bank and holding company only. Early in 2002, the holding company acquired Checkley Agency, Inc., a Mattoon-based insurance agency. The bank has an operating subsidiary, First Mid-Illinois Insurance Service, Inc., which is profitable and does not negatively impact the bank's ability to meet the credit needs of the community.

Since the last performance evaluation, the bank has acquired two facilities. On April 23, 2001 the bank acquired American Bank, which had facilities in Highland and Pocahontas, Illinois. In addition, four branches were acquired from Bank One in May 1999. This acquisition was mentioned in the August 16, 1999 Public Disclosure, in which the bank received a "Satisfactory" CRA rating, but was not included in our evaluation at that time because the acquisitions were so recent. These branch acquisitions were considered in this evaluation.

As of December 31, 2001, FMIB&T had \$469 million in total loans, which was 67 percent of total assets, and \$64 million in Tier 1 capital. The bank's loan portfolio was 71 percent real estate-secured. Thirty-five percent of the loan portfolio was 1-4 family residential mortgage loans, nineteen percent was commercial loans secured by real estate, nine percent was loans secured by farmland, six percent was construction and development loans, and two percent was multi-family loans. The remainder of FMIB&T's loan portfolio included 15 percent commercial loans, 8 percent agricultural loans, and 6 percent consumer loans. The bank focuses on commercial lending, residential lending (including originating secondary market real estate loans), and trust services.

There were no financial, legal, or other impediments that would hinder the bank's ability to help meet the credit needs of its assessment area. The bank was rated Satisfactory at its last CRA examination on August 16, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

For the Lending Test, FMIB&T's originations and purchases of home mortgage loans, small loans to businesses, small loans to farms and CD loans were evaluated.

With the exception of community development (CD) loans, the evaluation period was July 1, 1999 through December 31, 2001. For CD loans, the evaluation period was August 16, 1999 through April 16, 2002.

For the Investment Test, current balances of qualified investments made in prior periods and qualified investments made in the current period were evaluated. The evaluation period was August 16, 1999 through April 16, 2002.

For the Service Test, the geographic distribution of branches, the bank's record of opening and closing branches, and retail and CD services were evaluated. The evaluation period was August 16, 1999 through April 16, 2002.

Market share data for home mortgage loans and small loans to businesses and farms were based on 2000 aggregate data, which was the most current data available at the time the bank's CRA performance was evaluated

Data Integrity

As part of this CRA evaluation, we tested a representative sample of FMIB&T's publicly filed data on home mortgage loans and small loans to businesses and farms for the years 1999, 2000 and 2001 for accuracy. We found significant errors in both the home mortgage loan data and the small loans to businesses/farms data for 1999 and 2000. The bank reviewed its data and made necessary corrections. We tested a sample of the revised data and determined that it was accurate and reliable. The 2001 data on home mortgage loans and small loans to businesses and farms was substantially correct and reliable. We used the 2001 data and the corrected 1999 and 2000 data in our analysis to ensure our evaluation was based on accurate data.

We reviewed the bank's lists of qualified investments, community development (CD) loans, and CD services. We determined that some items did not meet the definition of a qualified investment, CD loan, or CD service. We used the corrected lists of CD loans, investments, and services for our analyses.

Selection of Areas for Full-Scope Review

FMIB&T has five assessment areas (AAs) located within the state of Illinois. The most significant AA to the bank in terms of loans (92 percent) and deposits (92 percent) received a full scope review. The remaining four AAs each received a limited scope review. Please refer to the table in Appendix A for more information.

Ratings

The bank's overall rating is based primarily on the area that received a full-scope review. Based on the volume of loans of the different product types, small business loans were weighted more heavily than small farm loans or home mortgage loans in reaching the lending test rating. Because the geographic distribution of loans analysis is based on performance in only four (eight percent) of the bank's geographies, more weight was placed on the bank's level of lending activity and borrower distribution in determining the bank's overall lending test performance.

Other

During this examination, we conducted two community contact interviews in the Non-MSA Eight County AA. Both the Chamber of Commerce employee and the local city government official identified the community needs as redevelopment of the downtown area in Mattoon and start-up business loans. The contacts stated that the area banks are active in the community. We also reviewed several other community contacts that were conducted in the Non-MSA Eight County AA during 2001 and 2002. These additional contacts did not provide any information useful to this evaluation. Please see the Market Profiles in Appendix B for more information on the bank's full scope AA.

Fair Lending Review

An analysis of recent years' HMDA, Small Business, and Small Farm lending data, public comments and consumer complaints was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in August 1999.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory". Based on the full-scope review, the bank's performance in the Non-MSA Eight County AA is good.

Lending Activity

Lending levels reflected excellent responsiveness by FMIB&T to the credit needs of its full scope AA. Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's lending activity.

FMIB&T made 6,268 loans for \$350,944,000 in the full scope AA. Approximately 42 percent of these loans were small loans to businesses, 30 percent were small loans to farms and 28 percent were home mortgage loans. Among the home mortgage loans, approximately 44 percent were for home purchase, 37 percent for refinance, 18 percent for home improvement and 1 percent for multi-family dwellings.

FMIB&T was the predominate bank in terms of deposits in the full scope AA. Based on June 30, 2001 FDIC deposit statistics, FMIB&T had a deposit market share of 15.2 percent and ranked first of 60 banks with branches in the full scope AA. The bank that ranked second had a 4.9 percent market share of deposits.

FMIB&T was the dominate home mortgage lender in the full scope AA. Based on 2000 aggregate HMDA market share data, FMIB&T had an 18.4 percent market share and ranked first of 199 lenders making home mortgage loans. FMIB&T had a 16.8 percent market share and ranked first of 130 lenders making home purchase loans. It had a 35.6 percent market share and ranked first of the 56 lenders making home improvement loans. The bank had a market share of 14.2 percent and ranked first of 141 lenders making refinance loans. It had a market share of 58.8 percent and ranked first of the six lenders making multi-family loans.

FMIB&T was also the dominate lender making small loans to businesses and farms in the full scope AA. Based on 2000 aggregate CRA market share data, FMIB&T had a 43.3 percent market share and ranked first of 53 lenders making small loans to businesses and farms. The bank had a 34.6 percent market share and ranked first of 52 lenders making small loans to businesses. The second and third ranked lenders making small loans to businesses were non-bank credit card lenders, who combined, captured 20.5 percent of the market. FMIB&T had a 64.5 percent market share and ranked first of 19 lenders making small loans to farms. The second ranked bank had a 24.9 percent market share.

FMIB&T is the largest bank headquartered in its AA. The financial institutions operating in the bank's AA are primarily small institutions with the exception of six large multi-state regional banks that have branches in the bank's AA. Due to their small asset size, the majority of the banks in the AA are not required to collect and report data on their small business and small farm loans. The lack of data regarding the small business and small farm lending of these institutions inflates FMIB&T's market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of FMIB&T's home mortgage loans and small loans to businesses and farms reflects adequate penetration throughout the full-scope AA geographies. The bank originated a minimal number of multi-family loans and a geographical analysis of these loans would not be meaningful.

Home Mortgage Loans

The overall geographic distribution of FMIB&T's home mortgage loans reflected an adequate distribution among moderate-, middle- and upper-income geographies. Of the 199 lenders making home mortgage loans in the bank's full scope AA, only 59 (30 percent) made loans in the moderate-income geographies. Although the bank's level of home mortgage lending was less than the percentage of owner-occupied housing units in the moderate-income geographies, the bank ranked first of these fifty-nine lenders. We were not able to determine why the lending in all three types of home mortgage loans was below the demographic data. Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan geographic distribution is adequate in the full-scope AA. The geographic distribution of home purchase loans in moderate-income geographies was significantly less than the percent of owner-occupied housing units located in moderate-income geographies in the full scope AA. The bank's market share in moderate-income geographies was less than its overall market share. The bank tied for second of thirty lenders making home purchase loans in the moderate-income geographies. Of the 86 loans made by all 30 lenders, the top ranked bank made twelve loans and the second ranked banks made nine loans each. There are a total of 130 lenders operating in this AA.

Home improvement loan geographic distribution is adequate in the full-scope AA. The geographic distribution of home improvement loans in moderate-income geographies was less than the percent of owner-occupied housing units located in moderate-income geographies in the full scope AA. The bank's market share in moderate-income geographies was significantly less than its overall market share. The bank tied for first of fifteen lenders making home improvement loans in the moderate-income geographies. Of the 26 home improvement loans made, the first place banks made five loans each, the next ranked bank made two loans and the remaining twelve banks made one loan each. Of the 56 lenders making home improvement loans, only 15 made loans in the moderate-income geographies

Home refinance loan geographic distribution is adequate in the full-scope AA. The geographic distribution of refinance loans in moderate-income geographies was significantly less than the percent of owner-occupied housing units located in moderate-income geographies in the full scope AA. The bank's market share in moderate-income geographies was significantly less than its overall market share. The bank was one of three banks tied for first of thirty-four lenders making refinance loans in the moderate-income geographies. Of the 69 refinance loans made, the top three banks made five loans each. Of the 141 lenders making refinance loans, only 34 made loans in the moderate-income geographies.

Small Loans to Businesses

The geographic distribution of small loans to businesses reflected an adequate distribution among moderate-, middle- and upper-income geographies. The geographic distribution of small loans to businesses made in moderate-income geographies was significantly less than the percent of businesses located in moderate-income geographies in the full scope AA. We were unable to determine why the bank's lending performance was below the demographic data. The bank's market share in moderate-income geographies (27.9 percent) was less than the bank's overall market share. However, this market share was nearly double the market share of its nearest competitor. The bank ranked first of seventeen lenders making small loans to businesses in the moderate-income geographies. It is important to note that these 17 lenders represent only 32 percent of the 53 lenders making small loans to businesses in this AA. Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms

The geographic distribution of small loans to farms reflected a adequate distribution among moderate-, middle- and upper-income geographies. The geographic distribution of small loans to farms made in moderate-income geographies was significantly less than the percent of small farms located in moderate-income geographies in the full scope AA. We were unable to determine why the bank's lending performance was below the demographic data. The bank's market share in moderate-income geographies (44.4 percent) was less than the bank's overall market share. The bank ranked first of four lenders making small loans to farms in the moderate-income geographies. Of the 18 small loans to farms made in the moderate-income geographies, FMIBT made 8 loans, a large regional bank made 7 loans and two large national banks made the remaining three loans. Of the 19 lenders making small loans to farms, only four made loans in the moderate-income geographies. Refer to Table 7 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Lending Gap Analysis

Reports and maps detailing FMIB&T's lending activity over the evaluation period for home mortgage loans and small loans to businesses and farms were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified in the assessment area receiving a full scope review.

Inside/Outside Ratio

A substantial majority (96 percent) of the home mortgage loans and small loans to businesses and farms originated by FMIB&T during the evaluation period were within its AAs. Ninety-six percent of the bank's home mortgage loans, 96 percent of the small loans to businesses and 95 percent of the small loans to farms were within the bank's AAs. The inside/outside ratio analysis was performed at the bank level and included all bank originations. This performance was positively factored into the overall analysis of the bank's lending performance.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of FMIB&T's home mortgage loans, small loans to businesses and small loans to farms reflected a good dispersion among borrowers of different income levels throughout the bank's full scope AA.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is good in the full scope AA. Although the distribution of loans to low-income borrowers is below the percentage of low-income families in the AA (see below), the performance is reasonable in light of the poverty level. Over 12 percent of the households in the AA are living below the poverty level. Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home purchase loans was good. Although the percentage of home purchase loans made to low-income borrowers was below the percentage of low-income families in the AA, the performance is reasonable in light of the poverty level. Over 12 percent of the households in the AA are living below the poverty level. The percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families living in the bank's full scope AA. The market share for low-income borrowers was near to and the market share for moderate-income borrowers very slightly exceeded the overall market share for home purchase loans.

The borrower distribution of home improvement loans was good. Although the percentage of home improvement loans made to low-income borrowers was below the percentage of low-income families in the AA, the performance is reasonable in light of the poverty level. Over 12 percent of the households in the AA are living below the poverty level. The percentage of home improvement loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families living in

the bank's full scope AA. The market share to both low- and moderate-income borrowers exceeded the bank's overall market share for home improvement loans. The borrower distribution of refinance loans was good. Although the percentage of refinance loans made to low-income borrowers was below the percentage of low-income families in the AA, it is reasonable in light of the poverty level. Over 12 percent of the households in the AA are living below the poverty level. The percentage of refinance loans to moderate-income borrowers exceeded the percentage of moderate-income families living in the bank's full scope AA. The market share to both low- and moderate-income borrowers exceeded the bank's overall market share for refinance loans.

Small Loans to Businesses

The borrower distribution of loans to small businesses was adequate. The percentage of FMB&T's loans to businesses with revenues of \$1 million or less was significantly below the percentage of businesses in the AA with revenues of \$1 million or less. The majority of the bank's small loans to businesses had original amounts of \$100,000 or less, which is near to the percentage of businesses in the AA defined as small businesses. The bank's market share of loans to businesses with revenues of \$1 million or less exceeded its overall market share of all business loans. The bank dominated the market, originating 653 of the 1,542 loans made by all 37 lenders. The second ranked bank made 185 loans.

The bank had a significant percentage (18.73 percent) of loans where no revenue was reported. These loans were not factored in this analysis.

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small Loans to Farms

The borrower distribution of small loans to farms was adequate. The percentage of small loans to farms with revenues of \$1 million or less was less than the percentage of farms in the AA with revenues of \$1 million or less. The majority of the bank's loans to farms were in original amounts of \$100,000 or less, which was also below the percentage of farms in the AA defined as small. The market share of loans to farms with revenues of \$1 million or less was slightly below the bank's overall market share.

The bank had a significant percentage (16.84 percent) of loans where no revenue was reported. These loans were not factored in this analysis.

Refer to Table 12 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD loans had a positive impact on the Lending Test evaluation in the full scope AA. FMIB&T originated two community development loans totaling \$20,000 during this evaluation period. Both loans were to local Habitat for Humanity organizations for operating expenses. Habitat for Humanity is a not-for-profit organization that constructs or rehabilitates housing for low-income families. One of the loans was made at a rate well below prime and the other was interest free. None of the loans are considered complex or innovative. In addition, FMIB&T has originated other loans with CD characteristics in the AA that were included in the home mortgage and small loans to businesses lending totals.

Product Innovation and Flexibility

Product flexibility had a positive impact on the Lending Test conclusions for the full scope AA. The Bank offers flexible lending products to help meet credit needs of low- and moderate- income individuals in its AA. These products include long-term fixed rate mortgages and adjustable rate mortgages. A zero-percent down payment mortgage program and lower rate mortgage programs are also offered. None of these products are considered innovative.

- Rural Housing Loans and Rural Development loan products offer borrowers expanded flexibility with regard to the amount and source of down payment funds. The programs are designed for borrowers of good credit quality that cannot afford the high costs associated with buying a home. They allow a loan-to-value ratio of up to 100 percent. The programs are limited to non-MSA properties and are limited to applicants that do not exceed their low- to moderate-income limits. The income limits are based on family size and the average of the state non-MSA median family incomes. During 2001, the Bank originated 23 of these loans totaling \$1,416,760.
- Illinois Housing Development Authority (IHDA) First-Time Homebuyer Program is a lower-rate mortgage product that the Bank originates for the IHDA. The Bank offers this product at a rate of $\frac{1}{4}$ to $\frac{1}{2}$ percent less than the current market rates. There are applicant income limits and purchase price limits targeting low- and moderate-income individuals. These limits are relaxed in targeted census tracts, which are typically the low- and moderate-income tracts. During 2001, the Bank originated 20 loans totaling \$1,116,455 under this program.
- FHA Title 1 Loans offer a longer-term loan (ten years) at a fixed rate with a qualifying debt-to-income ration up to 44 percent. This product targets low- and moderate- income individuals with lower payments compared to the normal

home improvement loans of three to five years. During 2001, the bank originated three of these loans totaling \$2,931.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Champaign-Urbana MSA, Decatur MSA, Non MSA Bond County and portions of the St. Louis MSA is not inconsistent with the bank's overall "high satisfactory" performance under the lending test. Refer to Tables 1 through 13 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Non-MSA Eight County AA is adequate. Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, FMIB&T made 19 investments totaling \$52,000 in the Non-MSA Eight County AA. Including prior period investments, the bank's 21 qualified investments totaled \$77,000. The volume of investments is moderate, given the limited CD opportunities in the AA (refer to the Market Profile in Appendix B). In addition, the impact of the investments on the community is moderate.

FMIB&T remains involved in the Coles County Community Development and the Effingham County Community Development Corporations. Both of these CDCs were developed to help meet the financial needs of small businesses and economic development. The bank, which is one of the five largest investors in the CDC, has committed to purchasing \$50,000 of the Coles County CDC. FMIB&T has also committed to purchasing \$22,500 of the Effingham County CDC, which was formed by nine area banks. The bank's total outstanding CDC investments as of December 31, 2001 was \$30,130, comprised of a current period investment of \$5,000 in the Effingham CDC and \$25,130 in prior period investments. The prior period investments were \$15,930 in the Coles County CDC and \$9,200 in the Effingham County CDC.

FMIB&T has established a scholarship fund to assist low- and moderate-income individuals who plan to attend Lake Land College, a community college located in Mattoon, Illinois. During the assessment period, \$12,334 was provided to this fund.

FMIB&T's holding company has established the First Mid Charitable Foundation, which donated \$16,000 to the Sarah Bush Lincoln Health Care Foundation's Women and Children First Program. This donation was part of a \$40,000 pledge to develop the

"Bank Check Mobile Preventive Screening Program". Once a month, the health screening program goes to Coles, Douglas, Moultrie, Cumberland, Clark, and Jasper counties. These services are primarily used by low- and moderate-income women who do not have health insurance.

In addition, \$18,599 has been donated to area United Way Funds with the understanding that these donations will go specifically to programs for low- and moderate-income individuals. Various smaller donations totaling \$1,523 were made to local community groups that serve low- and moderate-income individuals in the assessment area.

The bank has not used innovative or complex investments to support community development initiatives.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Champaign MSA, Decatur MSA, portions of the St. Louis MSA, and in Bond County is not inconsistent with the bank's overall "low satisfactory" performance under the investment test. Please refer to Table 14 in Appendix C for information that supports these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Outstanding". Based on a full-scope review, the bank's performance in the Non-MSA Eight County AA is excellent. The level of community development services provided by FMIB&T to this AA was a major factor in determining the overall rating for the Service Test.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FMIB&T's delivery systems are very accessible to all geographies and individuals of different income levels in the full scope AA. Eleven percent of FMIB&T's branches and 12.5 percent of its ATMs are located in the moderate-income geographies. This compares very favorably with only six percent of the population living in moderate-income geographies.

The bank operates eleven full-service facilities and seven limited-service facilities in this AA. Full service facilities offer all lending and deposit products and services. These include guaranteed mortgage and business loans, as well as affordable housing

programs, free electronic deposit accounts, free Senior Checking Accounts, and ATM and debit cards. The limited-service facilities offer only deposit-related services or are drive-up facilities. In addition, FMIB&T operates twenty-four ATMs in the AA. Seventeen of these ATMs accept deposits.

Opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems in the moderate-income geographies. The bank has not closed any branches during this evaluation period. Since the beginning of 1999, five branches have been opened in this AA. In September 2000, the bank opened a limited service branch on the Eastern Illinois University campus inside the Martin Luther King Student Union. Four of the new branches were acquired from Bank One in May 1999. One branch was opened in a moderate-income geography, one in a middle-income geography and three in upper-income geographies.

Services, including business hours do not vary in a way that inconveniences low- or moderate-income individuals or moderate-income geographies. Branch hours offer reasonable access and convenience. Each location has drive-up facilities, with the exception of a grocery store facility, the Eastern Illinois University campus facility, the downtown Monticello branch, and the main office in Mattoon. However, there is a separate drive-up branch located a block away from the main office. The two branches located in moderate-income geographies are full-service facilities. Lobby and drive-up hours vary depending on the community's needs and traffic level. The branch hours in the moderate-income geographies are comparable and sometimes favorable to the other branches.

FMIB&T offers a no fee electronic banking account targeted to low- and moderate-income individuals. The account is a totally electronic account via a Visa check card. A minimum opening balance of \$100 is required, however the minimum balance is only \$1. The bank had 514 Direct Access accounts open during our review.

FMIB&T offers some alternative delivery systems used to expand the availability of retail bank services to all areas of the AA. In addition to their ATM network, the bank offers 24-hour access through its telephone banking and Internet banking systems. These free systems allow customers to check balances, transfer funds, make loan payments and perform other related transactions. Electronic bill payment is available for a monthly fee. FMIB&T did not have any information to show how low- and moderate-income individuals or geographies benefited from these alternative delivery systems. Therefore, we could not place significant weight on these systems when drawing our CRA performance conclusions.

Community Development Services

FMIB&T's performance in providing CD services to its full-scope AA is excellent due to the number of groups the bank is involved with and the number of employees who participated. Major highlights of CD service activities in the full scope AA during the

evaluation period include:

- Community Development Assistance Program (CDAP) – Business Loans
- Community Development Assistance Program (CDAP) – Housing Loans
- Charleston Tax Increment Financing (TIF)

FMIB&T acts as the loan-servicing agent for the City of Charleston on these various programs for a small fee (only 0.375 percent of the monthly outstanding balance). The CDAP – Business loan program provides gap financing to small businesses in Charleston based on job creation. The CDAP – Housing loan program assists low- and moderate-income applicants in obtaining low interest rate funds for the purpose of repairs and rehabilitation on single-family homes. The Charleston TIF allows small businesses in the TIF district access to low interest rate loans and grants to rehabilitate buildings and/or provide working capital. In addition to acting as the loan-servicing agent, the bank provides technical assistance to these programs. As of December 31, 2001, the bank was servicing 55 loans totaling \$857,380 from these programs.

- Coles County Habitat for Humanity

Habitat for Humanity provides housing for low- and moderate-income individuals. FMIB&T provides free access to a credit reporting agency. In addition, two bank officers provide technical expertise. One officer serves on the Family Selection Committee. This committee takes applications, reviews credit analysis, calculates debt-to-income ratios, contacts personal references, and performs home visits to assess current living conditions. The other officer serves as treasurer and assesses the organization's financial position and ability to fund housing projects. In addition, one of these officers has spoken on several occasions to Habitat for Humanity homeowner candidates and has assisted applicants in completing applications.

- Class for Illinois Housing Development Authority – Rural Development Program (IHDA-RD)

A bank employee from Mattoon presented a class to assist first-time homebuyers to become eligible for the IHDA-RD program. The class was sponsored by Partnership for Home Ownership Foundation and the East Central Illinois Area Association of Realtors. The IHDA-RD program, a State of Illinois program, is targeted to low- and moderate-income buyers.

In addition, two loan officers from Charleston discussed the IHDA-RD program and other first-time homebuyer topics at a series of seminars sponsored by RE/MAX Premier.

- Coles County Community Development Corporation (CDC)
- Effingham County Community Development Corporation

An Executive Vice-President (EVP) from Mattoon is a board member of the Coles County CDC and an EVP from Effingham is a board member of the Effingham County CDC. These organizations provide loans to small businesses in their respective counties. The focus is on small businesses that require capital for modernization, expansion, structure rehabilitation or cash flow and often fall outside the parameters of conventional avenues for credit.

- Small Business Development Committee/Charleston Chamber of Commerce

A Vice-President (VP) from Charleston served on the Small Business Development Committee of the Charleston Chamber of Commerce. The committee had a Small Business Conference as an education forum for small businesses. The Chamber, which the VP served as president, formed a SBA SCORE (Service Corps of Retired Executives) chapter to help meet the needs of small businesses.

- Mainstreet Tuscola

A VP from Tuscola served as president of Mainstreet Tuscola and an Assistant VP served on the Economic Restructuring Committee of Mainstreet Tuscola. Mainstreet is a division of the Tuscola Economic Development, Inc., which is involved in the revitalization of downtown Tuscola. Mainstreet seeks to attract and retain small businesses in the downtown area. The VP regularly provides financial guidance and expertise to small business owners as they seek to rehabilitate their buildings and make their businesses more viable.

- City of Neoga Revolving Loan Committee

An officer of the bank was a member of the City of Neoga Revolving Loan Committee. This program was established to primarily provide gap financing to enable small businesses within Neoga access to funds that are not available via normal channels. A principal determinate of financial assistance is the number of new or retained jobs for low- and moderate-income workers.

- Cumberland County Development Corporation (CCDC)

An officer of the bank was a board member of the CCDC. This organization's primary mission is to provide technical and financial assistance to recruit new small businesses to the county and to retain existing businesses. The CCDC also administers a Government Grant home rehabilitation program for communities within the county.

- United Way

A Senior VP from Mattoon was a director of United Way and served on the Budget and Finance Committee. He regularly provides financial guidance and is responsible for allocating approximately \$250,000 a year to local charitable organizations that primarily serve low- and moderate-income individuals.

- Coles County Mental Health

A Senior VP from Mattoon was a director of Coles County Mental Health and served on the Finance Committee. This organization provides housing and services to individuals with mental health needs. The organization's primary clients are low- and moderate-income individuals.

- Monticello Main Street

FMIB&T provides free office space for the Monticello Main Street, Inc., an organization involved in the revitalization of downtown Monticello by attracting and retaining small businesses and providing revitalization grant programs for small business owners.

- CCAR Industries

An executive officer serves on the board for CCAR Industries, a not-for-profit organization that provides job training and rehabilitative services to the developmentally disabled. The organization's primary clients are low- and moderate-income individuals.

- Sullivan Citizens for Affordable Housing for Everyone (SCALE)

The bank has provided office space for SCALE and a bank officer has participated in meetings. This organization initiated discussions in the community to identify housing shortages and opportunities available to facilitate the needs of low- and moderate-income families.

- City of Sullivan Revolving Loan Fund

A bank officer is a member of the City of Sullivan Revolving Loan Fund Committee. The program is available to provide gap financing to enable small businesses in Sullivan access to funds that are typically not available conventionally. This financing is driven by the business' ability to create or retain employment for individuals in the low- and moderate-income levels.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Service Test in the Decatur MSA, the portions of the St. Louis MSA and in Bond County is not inconsistent with the bank's overall "Outstanding" performance under the Service Test. The performance in the Champaign MSA is weaker than the bank's overall "Outstanding" performance under the Service Test. Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

The weaker performance in the Champaign MSA is centered in the poor accessibility of FMIB&T's offices in this AA. The percentage of offices in the low-and moderate-income geographies is below the portion of the population living in such geographies. This weaker performance did not affect the level of the bank's overall performance under the Service Test.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 7/1/1999 to 12/31/2001 Investment and Service Tests and CD Loans: 8/16/1999 to 4/16/2002	
Financial Institution	Products Reviewed	
First Mid-Illinois Bank and Trust, NA Mattoon, Illinois	Home mortgage loans (Home purchase, home improvement, refinance and multi-family) Small loans to businesses Small loans to farms Community Development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Non-MSA Eight County AA - Coles, Christian, Cumberland, Douglas, Effingham, Moultrie, Piatt and Shelby	Full Scope	92% of loans and 92% of deposits come from this AA
Champaign-Urbana MSA #1400	Limited Scope	Champaign County
Decatur MSA #2040	Limited Scope	Macon County
Bond County	Limited Scope	Non-MSA
Portion of St. Louis MSA # 7040	Limited Scope	Five census tracts in Madison County and three census tracts in Clinton County.

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Non-MSA Eight County Area	B2
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Non-MSA Eight County Area

Demographic Information for Full Scope Area: Non-MSA Eight County Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	52	0.00	7.69	80.77	11.54	0.00
Population by Geography	199,639	0.00	5.94	80.55	13.51	0.00
Owner-Occupied Housing by Geography	54,864	0.00	5.85	80.59	13.56	0.00
Business by Geography	9,044	0.00	6.17	80.06	13.77	0.00
Farms by Geography	2,802	0.00	5.28	85.12	9.60	0.00
Family Distribution by Income Level	53,391	16.62	17.21	23.87	42.29	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	18,063	0.00	9.72	81.20	9.08	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		29,693 44,900 12.25%	Median Housing Value Unemployment Rate (1990 US Census)		44,506 2.48%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2001 HUD updated MFI

Summary of Institution's Operations in the Non-MSA Eight County Assessment Area

The bank's main office and six of its branches are located in Coles County. Three branches are located in Piatt County. Douglas County, Moultrie County, and Effingham County each have two branch locations. Cumberland County and Christian County each have one branch location. Additionally, twenty-four ATM's are maintained. Seventeen take deposits and seven dispense cash only. Ninety-two percent of the bank's deposits and ninety-two percent of the banks loans are from this AA. FMIB&T is the market leader in this AA. FMIB&T has 15 percent of all deposits in financial institutions located in the AA. The bank's main competitors are smaller community financial institutions, branches of larger institutions headquartered elsewhere, credit unions, and Farm Credit Services.

Description of the Non-MSA Eight County Assessment Area

This assessment area contains Coles, Christian, Cumberland, Douglas, Effingham, Moultrie, Shelby, and Piatt counties. The assessment area contains a total of 52 block numbering areas. None of these BNAs are designated as low-income tracts, four (eight percent) are moderate-income tracts, 42 (81 percent) are middle-income tracts, and six (11 percent) are upper-income tracts. According to the 1990 Census, the total population in this area is 199,639. Of this total, only six percent reside in moderate-income BNA's, 81 percent live in middle-income BNAs, and 13 percent live in upper-income BNAs.

The total number of families is 53,391. Based on the 2001 HUD adjusted Non-metropolitan Median Family Income of \$44,900, 17 percent are low-income, 17 percent are moderate-income, 24 percent are middle-income, and 42 percent are upper-income. According to census data, ninety percent of all low- and moderate-income families reside in middle- and upper-income tracts. In addition, twelve percent of the households in the AA are living below poverty level.

There are 80,153 housing units within the assessment area. Of this total, 68 percent are owner occupied, 25 percent are renter occupied, and 7 percent are vacant. Owner occupied housing is lower (61 percent) in the moderate-income tracts. Only 5,227 of the housing units are located in the moderate-income BNAs. The weighted average median housing price was \$44,506 in 1990. The weighted average median age of housing was thirty-two years old. In the AA, 5.8% of the owner occupied homes are in the moderate-income tracts.

The total number of businesses located in the assessment area is 8,565. Of this total, 6 percent are located in the four moderate-income tracts, 80 percent are located in middle-income tracts, and 14 percent are located in upper-income tracts. Small businesses (gross revenues of less than \$1 million) make up 89 percent of the businesses in the assessment area.

Based on 1990 census information, there are a total of 2,802 farms in the assessment area. The census data indicates that only 5 percent of the farms are in the moderate-income BNAs. The majority of farms (85 percent) are located in middle-income BNAs. The remaining 10 percent of the farms are located in upper-income BNAs. Ninety-nine percent of the farms in the AA have revenues of less than \$1 million.

There are sixty financial institutions located in this AA. FMIB&T is the largest bank headquartered inside the AA. Six regional banks have a branch presence in the assessment area. In addition, there are seventeen national banks, twenty-eight state banks, five savings banks, and three savings associations with a presence in the AA.

The two largest industries in the AA are services, which make up 29 percent of the employers in the AA, and agriculture, which make up 24 percent of the employers. Some of the largest employers in the AA are Eastern Illinois University with 1,829 employees, RR Donnelley with 1,600 employees and Sarah Bush Lincoln Health Center with 975 employees.

Information obtained from the Community Reinvestment and Development Specialists at the OCC and from the bank indicates that investment opportunities in the AA are limited.

Appendix C: Tables of Performance Data

Content of Standardized 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: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. Because 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 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: 10000010045 FIRST MID-ILLINOIS

BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area (2001):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Non-MSA Eight County AA	91.78	1,763	92,804	2,595	159,280	1,908	98,840	2	20	6,268	350,944	91.78
Limited Review:												
Champaign-Urbana MSA/C	3.43	179	17,371	27	3,786	28	1,750	0	0	234	22,907	2.15
Decatur MSA - Macon Cou	2.86	23	1,682	167	22,423	5	413	1	100	196	24,618	0.51
Non-MSA Bond County	0.48	24	1,825	3	337	6	384	0	0	33	2,546	1.27
St. Louis MSA - Portions	1.45	60	5,331	21	1,267	18	1,492	0	0	99	8,090	4.29

* Loan Data as of December 31, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From August 17, 1999 to April 15, 2002.

*** Deposit Data as of June 30, 2001. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

ILLINOIS BANK

Institution ID: 10000010045 FIRST MID-

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2001		Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 1999 TO DECEMBER 31,							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	769	86.31	0.00	0.00	5.85	2.86	80.59	76.20	13.56	20.94	16.75	0.00	10.34	16.18	21.45
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	82	9.20	1.34	0.00	7.61	6.10	60.23	43.90	30.82	50.00	0.81	0.00	0.00	0.60	1.22
Decatur MSA - Macon County	8	0.90	4.29	0.00	16.58	25.00	49.36	37.50	29.78	37.50	0.12	0.00	0.00	0.24	0.00
Non-MSA Bond County	3	0.34	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	29	3.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2000 Peer Mortgage Data: Central Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

ILLINOIS BANK

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 31, 2001			Geography: STATE OF ILLINOIS						Evaluation Period: JULY 1, 1999 TO DECEMBER						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	324	93.91	0.00	0.00	5.85	4.32	80.59	78.09	13.56	17.59	35.62	0.00	20.83	35.85	39.44
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	16	4.64	1.34	0.00	7.61	0.00	60.23	50.00	30.82	50.00	1.65	0.00	0.00	0.99	3.29
Decatur MSA - Macon County	5	1.45	4.29	0.00	16.58	20.00	49.36	60.00	29.78	20.00	0.72	0.00	1.54	0.46	0.92
Non-MSA Bond County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2000 Peer Mortgage Data: Central Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

ILLINOIS BANK

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2001			Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ¹				
	#	% of Total ^{**}	% Owner Occ ^{***} Units	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	653	82.45	0.00	0.00	5.85	3.37	80.59	76.72	13.56	19.91	14.16	0.00	7.35	14.15	16.85
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	80	10.10	1.34	0.00	7.61	5.00	60.23	60.00	30.82	35.00	1.10	0.00	0.00	1.65	0.48
Decatur MSA - Macon County	7	0.88	4.29	0.00	16.58	14.29	49.36	42.86	29.78	42.86	0.08	0.00	0.00	0.17	0.00
Non-MSA Bond County	21	2.65	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	31	3.91	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹ Based on 2000 Peer Mortgage Data: Central Region.^{**} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.^{***} Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY 2001		Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO DECEMBER 31,					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	17	80.95	0.00	0.00	9.03	0.00	71.62	94.12	19.35	5.88	58.82	0.00	50.00	81.82	0.00
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	1	4.76	34.86	0.00	18.77	0.00	33.13	100.00	13.24	0.00	0.00	0.00	0.00	0.00	0.00
Decatur MSA - Macon County	3	14.29	11.94	0.00	37.59	33.33	33.98	33.33	16.49	33.33	0.00	0.00	0.00	0.00	0.00
Non-MSA Bond County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2000 Peer Mortgage Data: Central Region.

^{**} Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

^{***} Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES DECEMBER 31, 2001			Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	2,595	92.25	0.00	0.00	6.17	4.32	80.06	79.96	13.77	15.72	34.55	0.00	27.94	36.06	38.50
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	27	0.96	8.57	7.41	25.31	51.85	43.13	25.93	22.99	14.81	0.58	0.00	1.32	0.81	0.00
Decatur MSA - Macon County	167	5.94	16.14	29.34	26.14	23.95	36.05	40.12	21.67	6.59	2.30	3.97	3.56	1.99	0.75
Non-MSA Bond County	3	0.11	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.78	0.00	0.00	0.81	0.00
St. Louis MSA - Portions of Clinton	21	0.75	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS 31, 2001			Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO DECEMBER				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overa II	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	1,908	97.10	0.00	0.00	5.28	0.84	85.12	76.05	9.60	23.11	64.46	0.00	44.44	61.43	80.20
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	28	1.42	1.09	0.00	2.95	0.00	83.52	75.00	12.45	25.00	7.02	0.00	0.00	5.84	17.39
Decatur MSA - Macon County	5	0.25	1.00	0.00	9.73	20.00	64.59	80.00	24.69	0.00	0.00	0.00	0.00	0.00	0.00
Non-MSA Bond County	6	0.31	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	18	0.92	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2001		Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO DECEMBER 31,					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	769	86.31	16.62	9.29	17.21	26.24	23.87	29.21	42.29	35.26	19.41	18.18	19.64	16.99	21.64
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	82	9.20	19.69	9.88	18.15	24.69	24.59	20.99	37.56	44.44	0.98	1.03	1.38	0.65	0.92
Decatur MSA - Macon County	8	0.90	20.73	12.50	17.51	12.50	23.72	0.00	38.04	75.00	0.16	0.00	0.00	0.00	0.46
Non-MSA Bond County	3	0.34	19.49	33.33	19.54	33.33	25.09	0.00	35.89	33.33	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	29	3.25	14.44	25.00	18.95	17.86	29.71	28.57	36.90	28.57	0.00	0.00	0.00	0.00	0.00

* Based on 2000 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 3.14% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 31, 2001			Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO DECEMBER						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]						
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	Over all	Low	Mod	Mid	Upp
Full Review:																	
Non-MSA Eight County AA	324	93.91	16.62	11.33	17.21	21.68	23.87	30.74	42.29	36.25	35.80	40.00	37.14	37.04	33.33		
Limited Review:																	
Champaign-Urbana MSA/Champaign Cnty	16	4.64	19.69	6.25	18.15	18.75	24.59	50.00	37.56	25.00	1.67	0.00	1.32	3.05	1.23		
Decatur MSA - Macon County	5	1.45	20.73	50.00	17.51	0.00	23.72	0.00	38.04	50.00	0.76	0.00	0.99	0.00	1.55		
Non-MSA Bond County	0	0.00	19.49	0.00	19.54	0.00	25.09	0.00	35.89	0.00	0.00	0.00	0.00	0.00	0.00		
St. Louis MSA - Portions of Clinton	0	0.00	14.44	0.00	18.95	0.00	29.71	0.00	36.90	0.00	0.00	0.00	0.00	0.00	0.00		

^{*} Based on 2000 Peer Mortgage Data: Central Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 4.64% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2001			Geography: STATE OF ILLINOIS								Evaluation Period: JULY 1, 1999 TO				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families* **	% BANK Loans ^{****}	% Families* **	% BANK Loans ^{****}	% Families* **	% BANK Loans ^{****}	Over all	Low	Mod	Mid	Upp
Full Review:															
Non-MSA Eight County AA	653	82.45	16.62	10.84	17.21	20.06	23.87	27.35	42.29	41.75	16.08	18.87	17.03	12.77	17.46
Limited Review:															
Champaign-Urbana MSA/Champaign Cnty	80	10.10	19.69	4.23	18.15	19.72	24.59	26.76	37.56	49.30	1.32	0.00	0.77	1.37	2.07
Decatur MSA - Macon County	7	0.88	20.73	0.00	17.51	0.00	23.72	25.00	38.04	75.00	0.10	0.00	0.00	0.35	0.00
Non-MSA Bond County	21	2.65	19.49	4.76	19.54	14.29	25.09	33.33	35.89	47.62	0.00	0.00	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	31	3.91	14.44	16.13	18.95	22.58	29.71	35.48	36.90	25.81	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2000 Peer Mortgage Data: Central Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 5.93% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES DECEMBER 31, 2001					Geography: STATE OF ILLINOIS			Evaluation Period: JULY 1, 1999 TO	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Non-MSA Eight County AA	2,595	92.25	88.80	54.07	86.51	8.75	4.74	34.55	42.35
Limited Review:									
Champaign-Urbana MSA/Champaign Cnty	27	0.96	85.76	22.22	74.07	7.41	18.52	0.58	0.54
Decatur MSA - Macon County	167	5.94	85.99	52.10	61.68	23.95	14.37	2.30	3.77
Non-MSA Bond County	3	0.11	89.42	66.67	66.67	0.00	33.33	0.78	1.33
St. Louis MSA - Portions of Clinton	21	0.75	87.17	85.71	80.95	14.29	4.76	0.00	0.00

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.73% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS 31, 2001		Geography: STATE OF ILLINOIS				Evaluation Period: JULY 1, 1999 TO DECEMBER			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Non-MSA Eight County AA	1,908	97.10	98.72	81.45	88.73	9.33	1.94	64.46	62.62
Limited Review:									
Champaign-Urbana MSA/Champaign Cnty	28	1.42	98.03	89.29	85.71	10.71	3.57	7.02	7.45
Decatur MSA - Macon County	5	0.25	98.25	80.00	80.00	0.00	20.00	0.00	0.00
Non-MSA Bond County	6	0.31	97.63	100.00	83.33	16.67	0.00	0.00	0.00
St. Louis MSA - Portions of Clinton	18	0.92	98.49	100.00	83.33	0.00	16.67	0.00	0.00

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 16.84% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF ILLINOIS				Evaluation Period: JULY 1, 1999 TO DECEMBER 31, 2001			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Non-MSA Eight County AA	2	25	19	52	21	77	96.25	0	0
Limited Review:									
Champaign-Urbana MSA/Champaign Cnty	0	0	0	0	0	0	0.00	0	0
Decatur MSA - Macon County	0	0	0	0	0	0	0.00	0	0
Non-MSA Bond County	0	0	0	0	0	0	0.00	0	0
St. Louis MSA - Portions of Clinton	0	0	1	3	1	3	3.75	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS 1, 1999 TO DECEMBER 31, 2001								Geography: STATE OF ILLINOIS				Evaluation Period: JULY					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Non-MSA Eight County AA	91.79	18	82	0.00	11.11	66.67	22.22	5	0	0	1	1	3	0.00	5.94	80.55	13.51
Limited Review:																	
Champaign-Urbana MSA/Champaign Cnty	2.14	1	5	0.00	0.00	100.00	0.00	0	0	0	0	0	0	15.52	15.40	47.39	21.70
Decatur MSA - Macon County	0.51	1	5	100.00	0.00	0.00	0.00	1	0	1	0	0	0	6.93	20.35	46.59	26.13
Non-MSA Bond County	1.27	1	5	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	0.00	100.00	0.00
St. Louis MSA - Portions of Clinton	4.29	1	5	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	0.00	0.00	0.00

