Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

November 30, 2015

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

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

1515 Charleston Avenue
Mattoon, IL 61938

Office of the Comptroller of the Currency
Champaign Field Office
Harris Center
3001 Research Road
Champaign, IL 61822-1089

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** with respect to the Lending, Investment, and Service Tests:

	First Mid-Illinois Bank & Trust, N.A. Performance Tests		
Performance Levels	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:

- First Mid-Illinois Bank & Trust, N.A (First Mid) is a leader in making community development (CD) loans. Over the evaluation period, First Mid provided $127 million in CD loans. A majority of these funds helped revitalize and stabilize low-income, moderate-income, and distressed middle-income geographies and economic development. First Mid also offers a number of flexible lending programs and has served as a leading SBA lender.
- The overall volume of lending in the full-scope assessment areas (AAs) is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. A substantial majority of loans are made in First Mid's AAs. The distribution of borrowers reflects good penetration among retail customers of different income levels and businesses and farms of different sizes. Geographic distribution of loans reflects adequate penetration throughout the AAs.
- The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. During this evaluation period, First Mid provided $4.8 million in qualified investments and grants. First Mid exhibits adequate responsiveness to credit and community economic development needs through qualified investments. The institution rarely uses innovative and/or complex investments; a majority of the investments were mortgage-backed securities (MBSs).
- Delivery systems are accessible to essentially all portions of First Mid's AAs. The branch distribution is excellent. The institution's opening and closing of branches has generally not adversely affected the accessibility of delivery systems. Services do not vary in a way that inconveniences portions of the AAs. First Mid provides an adequate 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.

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 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 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical

Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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**.**

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.

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 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.

Description of Institution

First Mid-Illinois Bank and Trust, National Association (First Mid) is a $2.1 billion intrastate institution headquartered in Mattoon, Illinois. First Mid is wholly owned by First Mid-Illinois Bancshares, Inc., a one-bank holding company headquartered in Mattoon, Illinois. First Mid-Illinois Bancshares, Inc.'s stock is traded on the NASDAQ under the symbol "FMBH". The holding company also owns Mid-Illinois Data Services, Inc, a data processing service for the bank and holding company; The Checkley Agency, Inc., doing business as First Mid Insurance Group, a Mattoon-based insurance agency; and two statutory business trusts. The activities of the bank's affiliates had no CRA impact on the bank during this evaluation period.

First Mid is a full-service banking institution that includes 45 banking locations in 20 Illinois counties. In addition to its branch network, First Mid's delivery channels include ATMs, Internet banking, mobile banking, telephone account access, and bank by mail. First Mid offers a wide range of products and services for individuals and businesses, including various deposit, loan, trust, and cash management services. First Mid's mission statement is to fulfill the financial needs of its communities with exceptional personal service, professionalism and integrity, and deliver meaningful value and results for customers and shareholders.

As of September 30, 2015, the loan portfolio totaled $1.2 billion comprised of 59 percent commercial and commercial real estate, 22 percent residential real estate, 16 percent agricultural and farm real estate, 2 percent consumer credits, and 1 percent other credits. Net loans represent 67 percent of total deposits and 54 percent of the bank's asset base.

First Mid has 10 AAs within the state of Illinois. The AAs include four non-MSA AAs, Decatur MSA, Peoria MSA, Carbondale-Marion MSA, a portion of Bloomington MSA, a portion of the Champaign-Urbana MSA, and a portion of the St. Louis, MO-IL MSA.

First Mid continues to expand into new markets through acquisitions. On August 14, 2015, First Mid acquired 12 branches from Old National Bank. This added two of the AAs: Carbondale-Marion MSA and the Southern non-MSA AA (Franklin, Jefferson, Lawrence, Saline, Wabash, and White Counties).

First Mid's common stock grew in the second quarter of 2015, in preparation of the acquisition discussed above. Tier 1 capital as of September 30, 2015 totaled $179 million. The recent tier 1 capital levels are noted on the following table.

First Mid – Tier 1 Capital			
September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2015
$179 million	$192 million	$165 million	$159 million

First Mid has the financial capacity to assist in meeting the credit needs of the communities it serves. There are no known legal or financial constraints that could impede its CRA efforts. First Mid received a Satisfactory rating on its last CRA evaluation dated September 10, 2012.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We analyzed home mortgage loans (purchase, home improvement, refinance, and multi-family) reported under the Home Mortgage Disclosure Act and small loans to businesses and farms reported under CRA. The evaluation period for the lending test is January 1, 2012, through December 31, 2014. We used 2013 and 2014 peer lending data for home mortgage, small business, and small farms to compare First Mid's lending performance to other reporting lenders in the AAs. We relied upon 2010 census data when conducting the lending analysis.

In February 2013, the Office of Management and Budget (OMB) published the 2010 revisions of MSAs, effective in 2014. These revisions added Dewitt County to the Bloomington MSA. Due the OMB changes, the bank's Bloomington MSA AA and Champaign MSA AA had changes and we completed two separate analyses for these AAs (2014 and 2012/2013). All other AAs had one analysis combining 2012 through 2014 data.

The evaluation period for community development loans, the investment test, and the service test is September 11, 2012, through November 30, 2015. This represents the period between the start of the bank's last and current CRA evaluations.

The analysis used deposit information, reported to the FDIC annually, to determine the bank's deposit market share and market presence within its AAs. The most recent deposit information available is as of June 30, 2015. When comparing community development levels to capital, the analysis utilized March 30, 2015 tier 1 capital, to avoid the changes that occurred due to the recent acquisition.

Data Integrity

To assess the accuracy of the data, an independent test of data for home mortgage, small business, and small farm loan products was completed. The loan data was substantially accurate and used without exception in this evaluation.

Selection of Areas for Full-Scope Review

The full-scope AAs were selected after a review of deposit and loan distributions. The analysis excludes the two newest AAs, as the acquisition occurred in 2015. Any AA where the bank held ten percent of deposits and/or originated 10 percent of the loans during this evaluation period was selected as a full-scope. The analysis combines the three non-MSA AAs for analysis purposes. Four AAs were reviewed under full-scope procedures: non-MSA AAs, Champaign MSA AA, Decatur MSA AA, and St. Louis MSA AA. The other two AAs (Peoria MSA AA and Bloomington MSA AA) were reviewed with limited-scope procedures.

All AAs are consistent with the requirements of the regulation. Further information on the full-scope AA demographics is provided in the tables at the back of this report.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. The analysis blends conclusions from the various AAs to determine the overall rating. The conclusions for the non-MSA AAs had significant impact on the overall rating. Sixty-eight percent of the bank's deposits and 53 percent of the loans originated and reported during the evaluation period are located in the non-MSA AAs. Additionally, 47 percent of the bank's branches (prior to the recent acquisition) were located in the non-MSA AAs.

The conclusions from the Champaign MSA AA also had a fair amount of impact, as this area has 14 percent of loans, 16 percent of deposits, and 21 percent of branches.

Other

Community Contacts
The analysis included review of 13 different community contacts prepared since the beginning of 2014. Additionally, two additional contacts were performed specifically for this evaluation. Twelve different organizations were contacted within the 15 community contacts. The organizations included four community action agencies, six economic development organizations, one affordable housing organization, and one real estate agency. All of the bank's AAs included in this evaluation, with the exception of Peoria MSA AA, had at least one community contact. Information obtained in these contacts was incorporated in the market profiles for full-scope areas in Appendix B.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national bank's 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.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

First Mid's performance under the lending test is rated Outstanding. Based on full-scope reviews, the bank's performance in the non-MSA AAs and Decatur MSA AA is excellent. The performance in the Champaign MSA AA is good and the performance in the St. Louis MSA AA is adequate.

The lending test rating was reviewed two different ways and both methods arrived at the Outstanding rating. First, the analysis determined the individual AA performances discussed above. The analysis weighed each AA based upon reported loan distribution. The non-MSA AAs contributed 58 percent of the loan originations and was significant in arriving at the overall rating. Within the non-MSA AAs, First Mid had excellent lending activity, good geographic distribution and good borrower distribution. The bank's performance in the non-MSA AAs improved with the excellent level of community development lending and leadership in flexible lending programs.

The second way the analysis reviewed the lending test rating was looking at the overall full-scope conclusions for each portion of the lending test. With an excellent lending activity, the analysis placed a significant amount of weight on the adequate geographic distribution and good borrower distribution. First Mid's performance was enhanced by an excellent level of community development lending and leadership in flexible lending programs.

Lending Activity

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the lending activity.

The overall volume of lending in the full-scope AAs is excellent. Lending levels reflect excellent responsiveness in relation to area credit needs and the bank's deposit market share. As 58 percent of the loans originated in full-scope AAs were from the non-MSA AAs, the excellent lending activity in these AAs impacted the overall conclusion for lending activity. Lending activity in the St. Louis MSA AA was also excellent. Conclusions for lending volume in the Champaign MSA AA and Decatur MSA AA were good.

Non-MSA AAs
The volume of lending in the non-MSA AAs is excellent. Sixty-eight percent of the bank's deposits are attributed to these areas and the bank ranked first among 70 institutions with a 12 percent market share. The bank originated 1,417 home mortgage loans, 1,743 small loans to businesses, and 1,107 small loans to farms during the three years reviewed. The overall volume is slightly higher than the previous three years. First Mid has the highest market share of small loans to businesses and small loans to farms. First Mid is ranked second in market share for home mortgage loans.

First Mid ranked first out of 56 lenders reporting small loans to businesses with a 16 percent market share. For farm loans, 27 lenders reported small loans to farms in the AAs and First Mid held a strong market share of 40 percent. Two hundred forty-two lenders reported home mortgage loans in the AAs. First Mid was only two loans behind the market leader and maintained a 7 percent market share.

Rehabilitation and home improvement loans were listed as a need for these areas due to older housing stock. First Mid ranked first in home improvement loans with a 21 percent market share.

Champaign MSA AA

The volume of lending in the Champaign MSA AA is good. The bank has 16 percent of deposits attributed to this area. First Mid is ranked fourth out of 31 lenders reporting deposits in the area, and holds a 4 percent market share. First Mid originated 403 home loans, 444 small loans to businesses, and 299 small loans to farms during the three-year period. This is slightly better than the previous three-year period. The volume of originations in the AA did decline in 2014, primarily due to changes in the AA. The Mansfield branch moved from this AA to the Bloomington MSA AA.

First Mid had the highest market share for farm loans in both 2013 and 2014, with 40 percent market share. Twenty-one lenders reported small loans to farms in the AA during 2013 and 17 lenders reported loans in the AA during 2014.

First Mid also had excellent lending activity for business loans. In 2013, the bank had a 7 percent market share and was ranked seventh out of 46 lenders. In 2014, the bank had a 5 percent market share and was ranked eighth out of 50 institutions reporting small loans to businesses. Both years, the lending market share exceeded the deposit market share. Small business loans is an identified need for this AA.

For home mortgages, First Mid had an adequate lending volume in the Champaign MSA AA. This conclusion pulled the overall volume of lending to good. The bank ranked nineteenth for home mortgage lenders in both 2013 and 2014, out of 239 and 206 lenders respectively. First Mid held a 2 percent market share in both years.

St. Louis MSA AA

The volume of lending in the St. Louis MSA AA is excellent. The bank ranked 23 out of 37 institutions with branches in this AA and held only a 1 percent deposit market share. First Mid originated 250 home loans, 582 small loans to businesses, and 334 small loans to farms. These originations totals were slightly better than the numbers from the previous three-year period. First Mid had excellent volume of both business and farm loans.

First Mid was the market leader in small loans to farms, out of the 11 lenders that reported loans in the AA. First Mid had a market share of 38 percent. First Mid was ranked eighth out of 64 lenders reporting small loans to businesses, with a 5 percent market share. For home loans, First Mid had good lending activity, with 1 percent market share. The bank ranked 25 out of 237 lenders reporting home mortgages in this area.

Decatur MSA AA

The volume of lending in the Decatur MSA AA is good. The bank ranked 10 out of 14 institutions, with a deposit market share of only 2 percent. The bank originated 117 home loans, 668 small loans to businesses, and 56 small loans to farms in this three-year period.

The bank was the market leader for both business and farms loans. The bank had an 18 percent market share of small loans to businesses reported by 37 lenders and a 38 percent market share of small loans to farms reported by 11 lenders.

For home mortgage loans, First Mid had adequate lending activity in the AA. This conclusion did pull the overall volume of lending in this AA to good. The bank was ranked 21 out of 128 lenders reporting home loans in the AA. The bank had a 1 percent market share.

Distribution of Loans by Income Level of the Geography

Geographic distribution of lending is adequate, based upon the full-scope AAs. All three products had similar conclusions for full-scope AAs. The penetration in the low- and moderate-income areas was excellent for the Decatur MSA AA, primarily due to excellent distribution of business loans. The geographic distribution for the non-MSA AAs was good, primarily due to the performance in mortgage and farm loans. However, the geographic distribution for the Champaign MSA AA and St. Louis MSA AA are both poor. There were no concerning gaps in lending noted and a substantial majority of First Mid loans were made within the AAs.

Home Mortgage Loans

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.

Geographic distribution of home loans is adequate. The strongest performance was noted in the non-MSA AAs, where geographic distribution of home loans is good. These AAs were weighted heaviest, as the non-MSA AAs originations made up 65 percent of the full-scope mortgage originations. Performance in the other AAs did pull the home mortgage loan conclusion down to adequate.

<u>Non-MSA AAs</u>
First Mid had good dispersion of loans in the non-MSA AAs for home mortgage loans. The performance for home purchase and home improvement was excellent. These two products made up 60 percent of the home mortgages originated in these areas. The home refinance dispersion was adequate. Our conclusions, for these AAs geographic distribution, are based primarily on the performance in the moderate-income census tracts, where 8 percent of the AAs owner-occupied housing is located. The low-income geographies contain only 0.25 percent of the AAs owner-occupied housing units.

<u>Home Refinance Loans</u>
The geographic distribution of home refinance loans in these AAs is adequate. Home refinance loans made up 39 percent of the home loans originated in these AAs. The bank made 6 percent of the home refinance loans in moderate-income geographies, which is lower than the demographic comparator. First Mid had an overall market share of 5 percent and was ranked fourth out of 150 lenders. The market share in moderate-income geographies was only 3 percent and the bank's ranking dropped to ninth.

First Mid had a market share of 20 percent for home refinance loans to the low-income geographies. The percentage of bank loans made were slightly lower than the demographic comparator. The opportunity for home mortgage loans in the low-income census tracts is limited. A total of five loans were made by three lenders in the low-income geographies in 2014.

Home Purchase Loans

The geographic distribution of home purchase loans in these AAs is excellent. The percentage of loans made in both moderate-income geographies and low-income geographies exceeded the percent of the AAs' owner-occupied housing units located within the moderate-income and low-income census tracts. Additionally, First Mid's market share for these geographies exceeded the overall market share. The bank was ranked fourth out of 182 lenders reporting home purchase loans in these AAs. First Mid ranked fifth in the moderate-income geographies and third in the low-income areas.

Home Improvement Loans

The geographic distribution of home improvement loans is excellent in these AAs. The percentage of loans in both moderate-income census tracts and low-income areas both exceeded the respective demographic comparators. Eleven percent of the bank's home improvement loans were made in moderate-income census tracts. First Mid is the market leader not only for overall home improvement loans, but also home improvement loans in the moderate-income geographies and the low-income geographies. The bank's market share also improved in these geographies.

Multifamily Loans

The geographic distribution of multifamily loans is poor. However, this conclusion has little impact on the conclusions for these AAs, as the bank originated only 11 multi-family loans in these areas. No loans were originated in the low-income geographies, yet 12 percent of the AAs' multifamily units are located in these geographies. First Mid did originate 9 percent of the bank's loans in low-income geographies, which was below the demographic comparator of 11 percent of the AA units. The bank did not have a market share in the moderate-income geographies in 2014.

Champaign MSA AA

The geographic distribution of home mortgage loans for the Champaign MSA AA is poor. This was the conclusion for both the 2014 analysis and the 2012/2013 analysis. In the 2014 analysis, home purchase loans were weighed heavily, as they attributed to 61 percent of the home mortgage originations that year. In the 2012/2013 analysis, home refinance loans were the largest mortgage product with 50 percent of the originations. There was more opportunity to make loans in the moderate-income geographies. Thirteen percent of the AA's owner-occupied housing units are located in moderate-income geographies. Only 2 percent of these units are located in low-income geographies. Therefore, the penetration in moderate-income census tracts had a heavier impact on the overall geographic distribution conclusion.

Home Refinance Loans

The geographic distribution of home refinance loans is poor. A majority of the home refinance loans were made in the 2012/2013 analysis. The percent of loans made in both the low-income tracts and moderate-income tracts were below demographic comparators. The bank did not make a home refinance loan in either a low-income or moderate-income geography in 2014. Based on 2013 peer data, the bank's market share in the moderate-income geographies was lower than the overall market share. The bank did not have a 2013 market share for low-income geographies.

Home Purchase Loans

The geographic distribution of home purchase loans is poor. The percent of loans made in the moderate-income geographies was below demographic comparators for both analyses. Additionally, the market share for the moderate-income geographies is below the overall market share in both analyses. First Mid did not originate home purchase loans in the low-income census tracts in 2014. In the 2012/2013 analysis, First Mid originated 1 percent of the home purchases loans with the low-income areas. The market share for the low-income geographies was comparable in 2013. The bank slipped in the rankings. The bank was ranked 13 out of 145 for the 2013 overall home purchase market share and dropped to 25 out of 26 in the low-income geographies.

Home Improvement Loans

The geographic distribution of home improvement loans is adequate. The conclusion of the 2014 analysis was good geographic distribution, while the 2012/2013 conclusion was poor geographic distribution. In 2014, the bank originated 21 percent of the home improvement loans within moderate-income geographies. This greatly exceeded the demographic comparator. The market share in the moderate-income geographies of 6 percent was stronger than the 4 percent overall market share of home improvement loans. While the penetration in the moderate-income geographies is excellent in 2014, the bank did not originate any home improvement loans in the low-income geographies. In the 2012/2013 analysis, the percent of loans made in the moderate-income geographies is well below demographic comparators. The bank's market share in the moderate-income areas is below the overall 2013 market share percentage. During this evaluation period, the bank did not originate any home improvement loans in the low-income areas.

Multifamily Loans

The geographic distribution is excellent for multi-family loans in the Champaign MSA AA. We did not review multifamily loans in the 2014 analysis, as no multifamily loans were originated or purchased. In the 2012/2013 analysis, the bank originated 17 loans. Thirty-five percent of the loans originated were made in low-income geographies and another 35 percent were made in moderate-income geographies. This exceeded the demographic comparators. This conclusion has little weight on the overall home mortgage geographic conclusion for the AA, as the number of multifamily loans is small.

St. Louis MSA AA

First Mid had very poor dispersion of loans in the St. Louis MSA AA for home mortgage loans. Home refinance loans made up 69 percent of the home mortgages originated in this area. There is no low-income geography for the AA, so the conclusions are entirely based upon the performance in the moderate-income census tracts, where 5 percent of the owner-occupied housing units are located.

Home Refinance Loans

The geographic distribution is very poor. First Mid did not originate any home refinance loans within the moderate-income geographies.

Home Purchase Loans

The dispersion of loans in the moderate-income geographies is poor for home purchase loans. Two percent of the bank's home purchase loans were originated within the moderate-income tracts. This is below the demographic comparator. Additionally, the bank does not have market share in the moderate-income geographies for 2014.

Home Improvement Loans

The geographic distribution is very poor. First Mid did not originate any home improvement loans within the moderate-income geographies.

Multifamily Loans
This product was not included in the analysis for this AA, as the bank had not originated any multifamily loans for this AA during the evaluation period.

Decatur MSA AA
First Mid had adequate dispersion of loans in the Decatur MSA AA for home mortgage loans. The performance for home purchase and home improvement loans was adequate and these two products comprise 57 percent of the home mortgage loans originated in this AA. The home refinance dispersion was poor. The analysis placed more weight on the conclusions for the moderate-income geographies than the low-income geographies. Nineteen percent of the AA's owner-occupied housing units are located in moderate-income geographies compared to 5 percent of the units located in low-income tracts.

Home Refinance Loans
The geographic dispersion is poor for home refinance loans. Eleven percent of home refinance loans were located in moderate-income geographies. This is well below the demographic comparator. The market share in moderate-income geographies is better than the overall home refinance market share percentage. The bank did not originate any home refinance loans in low-income geographies.

Home Purchase Loans
The geographic dispersion is adequate for home purchase loans in the Decatur MSA AA. This is due to the strong performance in the moderate-income geographies. Twenty-six percent of home purchase loans were made within moderate-income geographies. This exceeded the percent of owner-occupied housing units located in these geographies. First Mid's market share for home purchase loans in moderate-income areas is slightly below the overall market share for home purchase loans.

The penetration in low-income geographies is poor, pulling down the conclusion for geographic distribution of home purchase loans to adequate. Only 2 percent of home purchase loans were located in these geographies, which is below the demographic comparator. The bank did not originate any loans in the low-income areas in 2014, so they did not have a market share in these geographies.

Home Improvement Loans
The geographic distribution is adequate for home improvement loans. This is due to good performance in the moderate-income geographies. Twenty-one percent of home improvement loans were made in these geographies, which exceeded the demographic comparator. The bank did not originate any home improvement loans in the low-income geographies. The bank had an overall market share of 1.20 percent for 2014. However, they did not have a market share in low- or moderate-income geographies.

Multifamily Loans
This product was not included in the analysis for this AA, as the bank only originated four multifamily loans for this AA during the evaluation period.

Small Loans to Businesses

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.

Geographic distribution of small loans to businesses is adequate. Fifty-one percent of small loans to businesses in full-scope AAs were reported in the non-MSA AAs. First Mid's performance in these areas was adequate and this had a major impact on the geographic distribution conclusion. The strongest performance was noted in the Decatur MSA AA, where geographic distribution of small loans to businesses was excellent. Performance in the St. Louis MSA AA was poor and in the Champaign MSA AA was very poor.

Non-MSA AAs

Geographic distribution of small loans to businesses in the non-MSA AAs is adequate. Ten percent of AAs' businesses are located in moderate-income geographies. The bank had 9 percent of the reported loans in the moderate-income census tracts. The market share for these areas was similar to the overall market share for the AA (16 percent). Five percent of the AAs' businesses are in low-income geographies. First Mid originated only 1 percent of loans in the low-income geographies. Additionally, the market share in low-income geographies dropped to 7 percent.

Champaign MSA AA

Geographic distribution of small loans to businesses in the Champaign MSA AA is very poor. This conclusion was noted in both analyses. The percent of loans originated in both moderate-income areas and low-income areas is well below demographic data. This is also evidenced by lower market shares in these geographies. There is sufficient opportunity to originate business loans in low- and moderate-income geographies in this AA. Based upon the 2014 AA, 11 percent of AA businesses are located in low-income areas and 19 percent of AA businesses are located in moderate-income geographies.

St. Louis MSA AA

Geographic dispersion of small loans to businesses in the moderate-income areas is poor. The percent of loans originated in moderate-income areas (1 percent) is below the demographic comparator (6 percent). Additionally, First Mid's market share is lower for the moderate-income geographies than the overall market share.

Decatur MSA AA

First Mid's geographic distribution of reported businesses loans in the Decatur MSA AA is excellent. Thirty-three percent of small loans to businesses were located in low-income census tracts. Another 26 percent of loans were located in moderate-income census tracts. These percentages were well above demographic comparators. Additionally, the market share for reported business loans in the low-income geographies was 34 percent, well above the 18 percent for overall and reported loans in moderate-income geographies. The excellent performance of business loans in this AA is important to this AAs performance. Seventy-nine percent of the loans originated in this AA were business loans.

Small Loans to Farms

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.

Geographic distribution of small loans to farms is adequate. Sixty-two percent of small loans to farms in full-scope AAs were reported in the non-MSA AAs. First Mid's performance in these areas and the Decatur MSA AA were good. However, poor performance in the Champaign MSA AA and St. Louis MSA AA did impact the overall geographic conclusion for reported farm loans.

Non-MSA AAs
Geographic distribution of small loans to farms in the non-MSA AAs is good. While there are very few opportunities for farm loans in the low-income geographies, the bank's percentage does exceed the demographic comparator. While the bank's percentage of loans in moderate-income areas is lower than the demographic comparator, it is important to note the bank's strong market share. The bank provided 62 percent of all farm loans reported in these moderate-income geographies during 2014. This percentage is significantly stronger than the overall market share of 40 percent.

Champaign MSA AA
Geographic dispersion of small loans to farms in the Champaign MSA AA is poor. The 2012/2013 analysis played a significant role in our conclusion for the AA. Only 5 percent of the bank's loans were in moderate-income geographies, which is less than half of the demographic comparator. Additionally, no farm loans were made in low-income areas. However, only two percent of the AA farms are located in low-income areas. The bank's market share in the moderate-income census tracts was strong at 64 percent in 2013. While this is a positive factor, it was not enough to pull up the conclusion. Seventy-five percent of the reported farm loans in the AA were originated in 2012/2013. Performance in 2014 did improve.

St. Louis MSA AA
Geographic dispersion of reported farm loans in the St. Louis MSA AA is poor. The bank did not originate any small loans to farms in the moderate-income areas. Due to the limited opportunities, as only 2 percent of the AA farms are located in these areas, we did not consider the performance as very poor.

Decatur MSA AA
Geographic dispersion of reported farm loans is good, due to the excellent performance in the low-income geographies. This conclusion had little weight on the overall geographic distribution conclusion for farm loans or for this AA. First Mid originated only 56 farm loans in this AA. Seven percent of the bank's loans were originated in low-income areas and the bank had a 100 percent market share in 2014 for farm loans in these areas. Only 1 percent of the AA farms are located in the low-income geographies. The penetration in the moderate-income areas was poor, with only 2 percent of the reported loans being located in these areas. Seven percent of all AA farms are located in these geographies.

Lending Gap Analysis

There were no unexplainable or concerning conspicuous gaps in lending noted with the full-scope AAs. The bank penetrated 98 percent of the census tracts in the non-MSA AAs. The two tracts without loans are about 17 miles away from the nearest branch. First Mid penetrated 95 percent of the Champaign MSA AA census tracts and the two census tracts without loans had very little opportunities. Only 11 owner-occupied housing units, 6 farms, and 104 businesses are located in these two tracts. The bank penetrated 97 percent, or all but one middle-income census tract, in the St. Louis MSA AA, and 100 percent of the Decatur MSA AA census tracts.

Inside/Outside Ratio

This ratio is a bank-wide calculation, and not calculated by individual rating area or AA. Analysis is limited to bank originations and purchases, and does not include any affiliate data. For the combined three-year evaluation period, First Mid originated a substantial majority of all loan products inside the bank's AAs (93 percent). By product type, the bank originated 94 percent of home mortgage loans, 93 percent of small business loans, and 93 percent of small farm loans to borrowers inside AAs. This is a positive characteristic in the analysis of the geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower is good. The distribution of reported loans to small businesses and small farms is good. The borrower distribution of home mortgage loans to borrowers of different income levels is also good. The overall borrower distribution for all four full-scope AA is good.

Home Mortgage Loans

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 borrower distribution of home mortgage loans is good. The analysis heavily weighed the findings in the non-MSA AAs, as 65 percent of the full-scope AAs' originations were made in these areas. The borrower distributions of home mortgages in the non-MSA AAs and St. Louis MSA AA were good. The borrower distributions for Decatur MSA AA and Champaign MSA AA were adequate.

Non-MSA AAs

The penetration of low- and moderate-income borrowers in these AAs is good for home mortgages. First Mid's performance of making home purchase loans to borrowers of different incomes is good. The bank's home improvement performance was excellent. These two products represent a majority of the home mortgage originations for these AAs. Refinance loans were 39 percent of the AAs' originations and First Mid's performance was adequate.

Home Refinance Loans

The borrower distribution of home refinance loans is adequate. The penetration of moderate-income borrowers was good. Sixteen percent of the home refinance loans originated in these areas were to moderate-income borrowers. This is near the demographic comparator. The market share for moderate-income borrowers is slightly below the overall home refinance market share. The penetration to low-income borrowers is poor. Only 6 percent of the bank's loans were made to low-income borrowers. This percentage is well below the 19 percent of AA families that are low income. The bank's market share for home refinance loans to low-income borrowers is lower than the overall market share.

Home Purchase Loans

The borrower distribution of home purchase loans is good. The penetration of moderate-income borrowers is excellent, as the bank's percentage of loans to moderate-income borrowers exceeds the demographic comparator. The penetration of low-income borrowers is good considering the poverty rate. While the bank's percentage of loans (10 percent) is below the demographic comparator (19 percent), 9 percent of the AAs families' incomes are below poverty level and would have difficulty qualifying for a home loan. Both the market share to low-income borrowers and moderate-income borrowers are lower than the overall home purchase market share.

Home Improvement Loans

The borrower distribution of home improvement loans for the non-MSA AAs is excellent. The penetration of moderate-income borrowers is excellent, as the percentage of loans to moderate-income borrowers (21 percent) exceed the demographic comparator. First Mid also originated 16 percent of home improvement loans to low-income borrowers. While this is below the demographic data, it is excellent when you consider the poverty rate. The market share for both loans to low-income borrowers and moderate-income borrowers are slightly below the overall market share for home improvement loans.

Champaign MSA AA

First Mid's borrower distribution of home loans in the Champaign MSA AA is adequate. The conclusion of the 2012/2013 analysis was adequate and 80 percent of the originations were from this period. The conclusion of the 2014 analysis was good.

Home Refinance Loans

First Mid's penetration of borrowers of different income levels for home refinance loans in the Champaign MSA AA is adequate. This was the conclusion for both analyses. The performance for moderate-income borrowers was excellent in both analyses. The percentage of loans made to moderate-income borrowers exceeded the demographic comparator. The market share for moderate-income borrowers also exceeded the overall home refinance market share percentage. However, the performance for low-income borrowers was very poor. In 2014, the bank did not originate any home refinance loans to low-income borrowers in this AA. In the 2012/2013 analysis, First Mid originated only 4 percent of loans to low-income borrowers. Twenty percent of the AA's families are low-income. The market share to low-income borrowers is below the overall market share.

Home Purchase Loans

First Mid's penetration of borrowers of different income levels is adequate. This is primarily based on the 2012/2013 analysis, which contained 68 percent of the home purchase loans for this AA. The penetration to moderate-income borrowers is adequate. Fourteen percent of the bank's loans were to moderate-income borrowers. This was below the demographic comparator. The penetration to low-income borrowers was good. While only 12 percent of the loans were made to low-income borrowers, this is considered good, as 9 percent of the AA falls below poverty rate. The market share percentages for both low-income and moderate-income borrowers are slightly below the overall home purchase market share. The 2014, analysis showed good penetration to borrowers of different income levels. The largest difference was in the penetration of moderate-income borrowers.

Home Improvement Loans

The borrower distribution of home improvement loans in the Champaign MSA AA is good. The 2012/2013 analysis indicated excellent penetration for moderate-income borrowers and adequate penetration for low-income borrowers. The percentage of loans made to moderate-income borrowers exceeded the demographic data in both analyses. The market share for moderate-income borrowers was better than the overall home improvement market share for this AA both in 2013 and 2014. The percent of loans made to low-income borrowers improved to 14 percent in the 2014 analysis. The 2014 market share to low-income borrowers was stronger than the overall home improvement market share.

St. Louis MSA AA

The distribution of home mortgage loans to borrowers of different income levels in the St. Louis MSA AA is good. This was the conclusion for both home refinance and home purchase loans, which made up 94 percent of the home mortgage origination in this AA.

Home Refinance Loans

The distribution of home refinance loans in this AA is good. The penetration of moderate-income borrowers was excellent. The percentage of loans made to moderate-income borrowers slightly exceeded the demographic comparator. The market share for home refinance loans to moderate-income borrowers also exceeded the overall home refinance market share percent. The penetration of loans to low-income borrowers was adequate. First Mid originated 8 percent of home refinance loans in this AA to low-income borrowers. While this is below the demographic comparator, 6 percent of the AA families are below poverty rate and would have difficulty qualifying for a home loan. The market share to low-income borrowers is slightly below the overall market share.

Home Purchase Loans

The distribution of home purchase loans in the St. Louis MSA AA is good. The penetration to moderate-income borrowers is excellent. Twenty-nine percent of all home purchase loans originated in the AA were to moderate-income borrowers. This greatly exceeds the percent of families in the AA that are moderate-income (15 percent). The market share for moderate-income borrowers is stronger than the overall market share. The penetration to low-income borrowers is adequate. Similar to the home refinance analysis, 8 percent of the loans in this AA were to low-income borrowers. This level is adequate, considering that individuals below poverty level would have difficulty qualifying for a home loan. The market share for low-income borrowers is below the overall market share.

Home Improvement Loans

First Mid's distribution of home improvement loans in the St. Louis MSA AA is poor. No home improvement loans were originated to low-income borrowers. Only 13 percent of the home improvement loans were provided to moderate-income borrowers. The performance falls below demographic comparators; however, the bank originated only 16 home improvement loans in this AA during the evaluation period. The market share to moderate-income borrowers was slightly better than the overall market share.

Decatur MSA AA

The borrower distribution of home mortgage loans in the Decatur MSA AA is adequate. The home refinance penetration was good. Home refinance loans represented 41 percent of the mortgage originations. The penetration of home purchase and home improvement loans were poor and very poor.

Home Refinance Loans

The borrower distribution of home refinance loans is good. Fourteen percent of home refinance loans in this AA were made to low-income borrowers. While this is below the 21 percent of families in the AA that are low-income, the poverty rate is 10 percent. The market shares for both loans to low-income borrowers and moderate-income borrowers exceed the overall market share for home refinance loans.

Home Purchase Loans

First Mid's home purchase loans have a poor penetration of low- and moderate-income borrowers in the Decatur MSA AA. The percent of loans provided to both low- and moderate-income borrowers are below the respective demographic comparators. Additionally, no loans to low- and moderate-income borrowers were originated in this AA during 2014, so there is no market share data to compare to the overall home purchase market share.

Home Improvement Loans
The borrower distribution of home improvement loans is very poor. Twenty-one percent of the AA's families are low-income. No loans were originated to low-income families. The bank originated 10 percent of home improvement loans to moderate-income families, which is below the demographic comparator. First Mid did not originate any of the 2014 home improvement loans to low- or moderate-income borrowers. Only 14 home improvement loans were originated in this AA during the evaluation period. These conclusions have limited impact on the overall home mortgage borrower distribution.

Small Loans to Businesses
Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good. This was the conclusion for the Decatur MSA AA, and Champaign MSA AA. The penetration of small businesses in the St. Louis MSA AA was excellent. The penetration of small business loans in the non-MSA AA was adequate.

Non-MSA AAs
The penetration of small businesses in the non-MSA AAs is adequate. When reviewing the percent of loans made to small businesses compared to the demographic comparator, the penetration was adequate. Just over a majority of the loans were made to small businesses. This represents about 71 percent of the demographic comparator, which is also 71 percent. Market share to businesses with gross revenue of $1 million or less is stronger than the overall business market share.

Champaign MSA AA
The borrower distribution of reported business loans in the Champaign MSA AA is good. This was the conclusion for both analyses. While the percent of loans to small businesses is below the demographic comparator, the percentage is within 85 percent of the demographic comparator for both analyses. To further support the good distribution, the market shares for small business loans is above the overall business market share.

St. Louis MSA AA
The borrower distribution of reported business loans in the St Louis MSA AA is excellent. The bank originated 80 percent of reported business loans to small businesses. This exceeds the percent of businesses in the AA that are considered small business. Additionally, the market share for small businesses is substantially higher than the overall market share of reported business loans.

Decatur MSA AA
The borrower distribution of reported business loans in the Decatur MSA AA is good. The bank originated 60 percent of business loans to small businesses. While this is below the demographic comparator, it is 86 percent of the demographic comparator and is considered good. To further support this, the market share of loans to small businesses increased to 25 percent, compared to the overall market share of 18 percent.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the origination/purchase of small loans to businesses.

The borrower distribution of small loans to farms is good. This was the conclusion for the non-MSA AAs, Champaign MSA AA, and St. Louis MSA AA. The distribution in the Decatur MSA AA was poor.

Non-MSA AAs
The penetration of small farms in the non-MSA AAs is good. Eighty percent of the reported farm loans for these AAs were to small farms. While this is below the demographic comparator, it is within 80 percent of the comparator. The market share data pulled up the conclusion to good. First Mid had a 46 percent market share of loans to small farms. This is stronger than the overall small loans to farms market share.

Champaign MSA AA
The borrower distribution to farms in the Champaign MSA AA is good. A majority of the loans were reviewed as part of the 2012/2013 analysis. In this analysis, 80 percent of the small loans to farms were made to small farms. While below the demographic comparator, it is within 80 percent of the comparator. The market share analysis pulled up the conclusion to good. First Mid had a market share of 51 percent of the loans to small farms in 2013. This exceeded the overall market share of 40 percent of reported farm loans. The 2014 analysis showed adequate borrower distribution, with 72 percent of the loans made to small farms.

St. Louis MSA AA
The borrower distribution to farms in the St. Louis MSA AA is good. Eighty-four percent of the reported loans were made to small farms. This is within 85 percent of the demographic comparator and is considered good. Additionally, the market share data for small loans exceeded the overall market share.

Decatur MSA AA
The borrower distribution to farms in the Decatur MSA AA is poor. Only 23 percent of the reported farm loans were made to small farms. Ninety-eight percent of the AA farms are considered small farms. Additionally, the market share to small farms dropped to 28 percent. This is compared to the overall market share of 38 percent. This conclusion had little impact on the overall farm borrower distribution, as the loans in this AA are only 3 percent of the farm loans originated in the full-scope AAs.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the 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.

The level of community development lending within the full-scope AAs is excellent. Over the evaluation period, First Mid has provided $127 million in CD loans. This is about 77 percent of tier 1 capital as of March 31, 2015.

A substantial majority ($115 million) were made within the full-scope AAs. The only full-scope AA without an excellent level of community development loans is St. Louis MSA AA. A total of community development loans located in AAs was $117 million. The remaining amount is attributed to three loans (1 related project) totaling $9.3 million provided to help revitalize a moderate income area in Waverly, Ohio, which is considered part of the Great Lakes Region. These loans took a vacant property and transformed it into a retail store and distribution center, creating a number of jobs for the area. The bank received credit for these loans, as they are in a region that includes the bank and the analysis determined that the bank was serving its AAs with CD loans.

Non-MSA AAs

First Mid had an excellent level of community development lending in these AAs. First Mid provided a total of 47 loans totaling $104 million dollars. A majority of the CD dollars was for renewed operating lines. However, $10 million was new money provided in the evaluation period. The CD loans assisted seven different organizations. Eighty-nine million dollars went to one organization that is a major employer and provides additional work skills training to employees. This company is helping to stabilize low- and moderate-income areas in Knox County. Five million dollars was provided to an organization in Adams County that provides community services for low- and moderate-income individuals with developmental disabilities. A majority of the number of loans (32) were provided to a school district in Coles County and was used as operating money. This was needed as the state of Illinois was behind on providing tax dollars. A majority of the students are low- and moderate-income and the schools are working to stabilize the distressed middle-income areas where they are located. In Coles County, $6 million was provided to an organization providing medical services, helping to stabilize the moderate-income census tract that it is located in and surrounding distressed middle-income census tracts. First Mid also provided $850,000 to two organizations, one in Coles County and the other in Moultrie County, providing mental health services for low- and moderate-income individuals. The last loan of $4,000 was provided to a rural fire district in Coles County. The fire district is located in distressed middle-income geographies and is vital to stabilizing the area.

Champaign MSA AA

First Mid had an excellent level of community development lending in the Champaign MSA AA. First Mid provided three loans totaling $10 million to 1 related project to help revitalize low- and moderate-income areas near the U of I campus and part of the a local government plan to revitalize the area. This is a mixed-use project consisting of retail space, a hotel, student housing, and a parking garage.

St. Louis MSA AA

First Mid did not provide community development lending to the St. Louis MSA AA. This represents a very poor level of CD loans for the AA.

Decatur MSA AA

First Mid had an excellent level of community development lending in the Decatur MSA AA. First Mid provided five loans totaling $1.4 million to three organizations serving this AA. Four of the loans were renewals. A majority of the funds ($1.1 million) went to a business that remodeled, expanded, and created or retained jobs. This loan was part of a SBA 504 program and provided economic development to the area. Three loans, totaling $300,000, provided operating funds to an organization providing community services for low- and moderate-income individuals with developmental disabilities in the area. The last loan, $20,000, was used to provide necessary improvement in Section 8 housing and is providing the area with affordable housing for low- and moderate-income individuals.

Product Innovation and Flexibility

The bank provides a number of flexible lending programs. While the bank does not have any innovative lending products, they are a leader in Small Business Administration (SBA) loans. The flexible loan programs help provide affordable housing for low-and moderate-income individuals and economic development of small businesses and small farms. The participation in flexible lending programs and leadership in SBA loans has a positive impact on the lending test.

The bank has taken leadership roles in providing SBA loans. First Mid is a SBA Certified Lender. In 2014, First Mid was named Community Lender of the Year for Region V of SBA. Region V covers five states. Additionally, First Mid was the fifth largest 7a SBA lender in Illinois. Within its AAs in the years 2012-2014, the bank originated 103 7a SBA loans totaling $15.2 million and 12 SBA CDC/504 loans totaling $5.1 million. First Mid worked with three different Certified Development Corporations to provide the 504 loans that helped create 80 jobs within its AAs. A majority of the 504 loans were made within the Decatur MSA AA.

According to a community contact with an organization that works with farms, First Mid has been an active participant in the non-MSA AAs with farm loans, including Beginning Farmer Loans. Per this contact, one of the largest needs in farming in Illinois is the transfer of land to the younger generation. The Beginning Farmer Loans allow this to occur.

From 2012-2014, First Mid originated 16 FSA (Farm Service Agency) loans with outstanding totaling $5.3 million. The bank also originated six Illinois Farm Development Authority loans totaling $1.6 million.

During the years 2012-2014, the bank originated 166 USDA (US Department of Agriculture) Guaranteed Rural Housing loans totaling $16.4 million dollars. This program is specifically for low- and moderate-income individuals with residential properties located in non-MSA areas. The program offers expanded down payment options.

In 2014, the bank originated 12 IHDA (Illinois Housing Development Authority) loans totaling $846,000. These loans are specifically for low- and moderate-income individuals and provide low interest rates.

In addition to the programs discussed above, the bank has served as a broker for Franklin American Mortgage for FHA (Federal Housing Administration) loans. FHA loans do not have income restrictions, but can benefit low- and moderate-income individuals that need more flexible underwriting. This program expands the credit criteria and debt to income requirements. During the years 2012-2014, the bank brokered 65 FHA loans totaling $7.7 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the performance under the lending test in the Peoria MSA AA and Bloomington MSA AA were weaker than the overall outstanding performance under the lending test. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

First Mid's performance within the Peoria MSA AA was good. The primary difference is adequate lending activity. The geographic distribution was adequate and the borrower distribution was excellent.

The level of community development lending was also excellent. This AAs primary product was home mortgages.

First Mid's performance with the Bloomington MSA AA was adequate. We performed two different analyses for this AA, due to the 2014 MSA changes. Sixty-six percent of the originations for the AA occurred in 2014. The 2014 analysis was weighed heavily in our conclusions. Lending activity, geographic distribution, and community development lending was adequate. Borrower distribution was good. Small loans to businesses made up 60 percent of the AA 2014 originations.

INVESTMENT TEST
Conclusions for Areas Receiving Full-Scope Reviews

The performance under the investment test is rated Low Satisfactory. The performance within the Champaign MSA AA and Decatur MSA AA is adequate. First Mid's performance in the St. Louis MSA AA is good. First Mid's performance in the non-MSA AAs is poor. The non-MSA AAs conclusions were significant, as 74 percent of the deposits in full-scope AAs are from the non-MSA AAs; however, considering the total level of qualified investments, the level was adequate. Additionally, the responsiveness to community development needs was adequate. The investments were not innovative or complex.

During this evaluation period, First Mid invested in four qualified mortgage backed securities (MBSs) providing affordable housing to low- and moderate-income families within the AAs. Forty-two loans backed these MBSs totaling $4.55 million. The bank also provided 110 in-kind grants ($289,485) to 50 different organizations for community development. Total qualified investments and grants totaled $4.8 million or 2.9 percent of tier 1 capital (as of March 31, 2015). Investments and grants within the full-scope AAs totaled $3.2 million.

The level of qualified investments has significantly improved since the prior evaluation when they totaled only $43,169 or 0.03 percent of tier 1 capital.

Refer to Table 14 in appendix C for the facts and data used to evaluate the level of qualified investments.

Non-MSA AAs
First Mid had a poor level of qualified investments within the non-MSA AAs. A total of $1.1 million in qualified investments, including in-kind donations are attributed to the non-MSA AAs. By allocating tier 1 capital based upon deposits, this investment level is only 1 percent of capital. Three MBSs had loans within these AAs totaling $857,630 helping to provide affordable housing to low- and moderate-income families. The remaining investment dollars were through 77 in-kind grants provided to 32 different organizations. A majority of the grant dollars were provided to five organizations working to revitalize low-income, moderate-income, and distressed middle income areas within Coles and Knox Counties. These organizations were providing needed health services, art programs, and working to create jobs to help attract and retain residents.

Twenty-seven organizations provided a number of community services to low- and moderate-income individuals within the AAs. Community services included youth programs, dental services, a homeless shelter, food pantries, backpack food programs, services for developmentally delayed individuals, senior programs, and educational services. Nine of these organizations were school districts where a majority of the students receive free or reduced lunches. One organization provided affordable housing for low- and moderate-income families in Coles County. The last organization receiving grants was providing economic development in Knox County by providing financing to small businesses.

Champaign MSA AA

First Mid had an adequate level of qualified investments within the Champaign MSA AA. A total of $871,407 in qualified investments, including in-kind donations were attributed to the Champaign MSA AA. This investment level is equal to 3 percent of allocated tier 1 capital. Three MBSs had loans with these AAs totaling $699,133. The remaining investment dollars were provided by 15 in-kind grants provided to six different organizations. These grants were all for the purpose of providing community services to low- and moderate-income individuals. Youth programs, food pantries, and school districts providing educational services primarily to low- and moderate-income students benefitted from these grants.

St. Louis MSA AA

First Mid had a good level of qualified investments in the St. Louis MSA AA. A total of $1 million in qualified investments, including in-kind donations are attributed to the St. Louis MSA AA. This investment level is equal to 22 percent of allocated tier 1 capital. While this percentage is excellent, a majority of the dollars invested were in non-innovative MBSs and the responsiveness was only considered adequate. This led to the AA conclusion of good.

Three MBSs had loans totaling $1 million, helping to provide affordable housing to low- and moderate-income families in the AA. Additionally, four small in-kind grants were provided to three organizations. These four organizations all provide community services to low- and moderate-income individuals. Services provided included youth program, educational services, and transportation and food services to seniors.

Decatur MSA AA

First Mid had an adequate level of qualified investments within the Decatur MSA AA. A total of $178,292 in qualified investments, including in-kind donations were attributed to this AA. This investment level is 2 percent of allocated tier 1 capital. All, with the exception of $750, was invested in two MBSs providing affordable housing to low- and moderate-income individuals. The $750 was provided in two in-kind donations to two organizations providing community services to low- and moderate-income individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the performance under the investment test in the Peoria MSA AA is not inconsistent with the overall low satisfactory performance under the investment test.

In the Bloomington MSA AA, the performance is stronger than the overall performance. Qualified investments in the Bloomington MSA AA were good. Investments in the AA totaled $1.3 million or 81 percent of allocated tier 1 capital. All but $200 was invested in three MBSs providing affordable housing to low- and moderate-income families. The remaining $200 was provided in two in-kind grants to an organization providing community services to low- and moderate-income individuals. So while the level was excellent, the overall conclusion was good. The investments were non-complex and non-innovative. The responsiveness was adequate. The investment in the limited-scope AAs had a positive impact on the rating.

Refer to Table 14 in appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The performance under the Service Test is rated high satisfactory. Based on full-scope reviews, the performance in the non-MSA AAs is good and Champaign MSA AA, Decatur MSA AA, and St. Louis MSA AA are all adequate. With 55 percent of the full-scope branches, the non-MSA AAs conclusions were weighed significantly in this conclusion.

The service test considers both retail banking services, primarily reviewing the current distribution of branches and the record of opening and closing branches. Overall, retail banking services are good, primarily due to the non-MSA AAs. The test also considers the level of community development services provided by bank employees, officers, and directors. Generally, community development services are provided when these individual provide technical expertise to organizations that provide community development to the AA. Overall, community development services are adequate. This is primarily due to the findings in the non-MSA AAs.

To arrive at the service test rating, the analysis primarily evaluated each full-scope AA and then weighed the finding based upon the branch distribution. The branch distribution was as of June 30, 2015 or prior to the August 2015 branch acquisitions. The retail banking services are weighed heavier than community development services in arriving at the overall service test rating.

Retail Banking Services

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

First Mid's retail banking services were good, primarily due to the finding within the non-MSA AAs. The retail services in the non-MSA AAs were excellent, while the services in the Champaign MSA AA, St. Louis MSA AA, and Decatur MSA AA were adequate. Delivery systems are accessible to essentially all portions of the full-scope AAs. The primary delivery system is branches. ATMs and other alternative systems help supplement the branching services. One branch was opened and five branches were closed during this evaluation. The branch changes have not adversely affected the accessibility of the delivery systems, particularly in low- and moderate-income areas or to low- and moderate-income individuals. Services do not vary in a way that inconveniences portions of the assessment areas.

Non-MSA AAs

First Mid's retail banking services provided within the non-MSA AAs was excellent. This was primarily due to excellent branch and ATM distributions, which allows services to be readily accessible to all portions of the AAs.

The branch distribution in these AAs was excellent. First Mid has 13 percent of the branches located in low-income geographies. This is significantly greater than the population of the AA within these geographies (1 percent). First Mid also had 13 percent of the branches located in moderate-income geographies, which is greater than the demographic data (10 percent). First Mid had two branches (Mattoon and Knoxville) that are located within distressed non-metropolitan middle-income geographies. First Mid closed two branches in the non-MSA AAs. One branch closed was in an upper-income census tract and accounts were consolidated to a branch in the same census tract. The other branch closed was in a distressed non-metropolitan middle-income census tract. This branch was only one mile of the main bank. Neither of these closings adversely affected the accessibility of delivery systems to low- or moderate-income geographies or individuals.

Most of the branches are full-service offices with no material differences in services. Two branches in the non-MSA AAs are limited service, which typically indicates that there is no loan officer located there. One such branch is located in a moderate-income geography in Charleston, IL. The limited service does not have a significant impact on this moderate-income geography, as a full service branch is located within a half mile from this branch.

Banking hours vary among the branches within the AAs, but do not typically inconvenience portions of the AAs. Branch hours offer reasonable access and convenience. While a few branches did not have Saturday hours, there were other branches within five miles that did provide Saturday hours.

First Mid's alternative delivery systems help extend services and hours to the AAs. One of the larger alternative delivery systems is the ATM network. The distribution of ATMs was excellent in the non-MSA AAs. The distribution of ATMs in low-income geographies (7 percent) significantly exceeds the percent of population in low-income geographies (1 percent). The distribution of ATMs in moderate-income geographies (11 percent) exceeds the percent of population in moderate-income geographies (10 percent). All of the ATMs located in low- or moderate-income areas accept deposits.

First Mid offers a variety of alternative delivery systems including telephone banking, online banking, mobile banking through internet or text messaging, bill pay services, and banking by mail. However, the bank does not currently monitor the use of these systems by low- and moderate-income individuals.

Champaign MSA AA

First Mid's retail banking services provided within the Champaign MSA AA were adequate. This is primarily due to adequate branch and ATM distributions, which allows services to be reasonably accessible to different geographies and individuals of different income levels.

The branch distribution in this AA was adequate. While no branches are located within low- or moderate-income geographies, five of the seven branches within the AA are in census tracts that border a low- or moderate-income census tract. These branches help provide access to the 12 percent of the AA's population that reside in low-income census tracts and 15 percent of the population that reside in moderate-income census tracts. First Mid has neither opened nor closed any branches in this AA during this evaluation period.

Most of the branches are full-service offices with no material differences in services. There are two branches in the AA that are limited service, meaning without an onsite loan officer. These branches include the Champaign, IL branch on Marketview and the Monticello branch on West Center Street. The variances in services at these branches do have some impact on low- and moderate-income geographies. The Champaign/Marketview branch is located within a retail store, where it is typical to offer limited services. The closest branch to this location is over four miles away. The Monticello/West

Center Street branch is less than half a mile away from the other Monticello branch location at West Washington Street, which limits the negative impact on this moderate-income tract in Piatt County. Banking hours vary slightly among the branches within the AA and do not vary in a way that inconveniences certain portions of the AA. Branch hours offer reasonable access and convenience. All branches offer Saturday hours.

The alternative delivery systems help extend services and hours to the AA. First Mid has six deposit taking ATMs within this AA. Although none of the six is located in low- or moderate-income geographies, four of the six are located in census tracts that are adjacent to low- and/or moderate-income census tracts. The other alternative delivery systems discussed in the combined non-MSA AAs section above are also applicable for this AA.

St. Louis MSA AA

First Mid's retail banking services provided in the St. Louis MSA AA was adequate. This is primarily due to adequate branch and ATM distributions, which allows services to be reasonably accessible to different geographies and individuals of different income levels.

The bank's branch distribution in this AA was adequate. While the bank does not have any branches located within the two moderate-income census tracts in the AA, there is a branch only 3.5 miles away in Maryville. Approximately 6 percent of the AA population lives in these moderate-income census tracts. There were no branch openings in this AA during this evaluation period. There were two branches closed. Both of these branches were located in middle-income census tracts and generally did not adversely affect the accessibility to low- or moderate-income geographies or individuals.

All three branches located within the AA are full-service offices with no material differences in services. Banking hours vary slightly among the branches within the AA and do not vary in a way that inconvenience portions of the AA.

The alternative delivery systems help extend services and hours to the AA. First Mid has three deposit taking ATMs located within this AA. One of the ATMs is located within 3.5 miles of the moderate-income geographies. The other alternative delivery systems discussed in the combined non-MSA AAs section above are also applicable for this AA.

Decatur MSA AA

First Mid's retail banking services provided with the Decatur MSA AA was good. Branch distributions in this AA are good, while the ATM distribution was adequate. Overall, services are accessible essentially all portions of the AA.

The branch distribution in this AA was good. First Mid has one full-service branch (33 percent), located in a low-income geography. This number significantly exceeds the percent of the population living in low-income geographies (9 percent) within this AA. There are no branch locations in moderate-income geographies within the AA. However, one of the branches borders two moderate-income census tracts. Approximately 24 percent of the AA population lives within the moderate-income census tracts. There was one branch opening and no branch closings in this AA during this evaluation period. The branch opening, in an upper-income census tract, has not adversely affected the accessibility of delivery services, particularly to low- or moderate-income geographies or individuals.

One of three branches, located in a low-income census tract, is a full-service branch. The other two branches are limited-service, typically meaning that no loan officers are on site. These branches are within five miles from the full-service branch. Banking hours vary slightly among the branches within the AA. The full-service branch is not open on Saturday.

The alternative delivery systems help extend services and hours to the AA. First Mid has two deposit taking ATMs located within this AA. Although neither ATM is located in low- or moderate-income geographies, one of the ATMs is located in a census tract that is adjacent to two moderate-income census tracts. The other alternative delivery systems discussed in the combined non-MSA AAs section above are also applicable for this AA.

Community Development Services

Overall, First Mid provided an adequate level of community development services in the full scope AAs. Fifteen bank employees provided financial expertise to 19 organizations that promote community development in these AAs. The level of community development services was adequate for the non-MSA AAs. Within the combined non-MSA AAs, which is where 55 percent of the full scope branches are located, the services were primarily for organizations providing community services to low- and moderate-income individuals. The level of community development services in the Champaign MSA AA, St. Louis MSA AA, and Decatur MSA AA is poor. Overall, First Mid has adequate responsiveness to community needs through the use of community development services.

Combined Non-MSA AAs

First Mid provided an adequate level of community development services within the combined non-MSA AAs. Twelve bank employees provided financial provisions to 14 organizations throughout these AAs. One of these organizations received financial expertise provided by a bank employee to assist in providing affordable housing for low- and moderate-income individuals. Ten different organizations provided community services to low- and moderate-income individuals. These services included financial literacy education, food, clothing, and energy assistance. The organizations served operate in Coles, Cumberland, Knox, and Adams Counties and are responsive to the needs of low- and moderate-income individuals. Three organizations provided financing to small businesses for economic development in Coles and Knox Counties. Financial literacy was an identified community need by community contacts.

Champaign MSA AA

First Mid had a poor level of community development services in the Champaign MSA AA. One bank employee provided services to two different organizations. The employee provided financial literacy through seminars for low- and moderate-income individuals while working with one organization. This employee also participated in the Neighborhood Focus Program and reviewed applications for deferred payment loans to low- and moderate-income individuals to purchase homes or make home improvements. A community contact indicated AA needs include service on loan committees for revolving loan programs. First Mid assisted in meeting these needs by reviewing applications for deferred payment loans for home purchases and home improvements.

St. Louis MSA AA

First Mid had a poor level of community development services in the St. Louis MSA AA, as no community development services were provided in this AA.

<u>Decatur MSA AA</u>

First Mid had a poor level of community development services in the Decatur MSA AA. One executive officer of the bank serves on the board of a community investment corporation that promotes economic development by providing financing to small businesses. This individual serves on a committee that assists with reviewing financials and making loan decisions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the performance under the Service Test in the Peoria MSA AA is not inconsistent with the overall high satisfactory performance under the Service Test. In the Bloomington MSA AA, the performance is weaker than the overall performance. Retail banking services in the Bloomington MSA AA is adequate. The one branch in the AA is located in a middle-income census tract. Sixteen percent of the AA population lives in low- or moderate-income geographies. The closest moderate-income geography is two miles away from the branch, in an adjacent census tract, and reasonably accessible to the bank's branch. No community development services were provided in the Bloomington MSA AA. Refer to Table 15 in appendix C for the facts and data that support these conclusions.

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 nonmetropolitan 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): (01/01/2012 to 12/31/2014) Investment and Service Tests and CD Loans: (09/11/2012 to 11/30/2015)	
Financial Institution		**Products Reviewed**
First Mid-Illinois Bank & Trust, N.A. (First Mid) Mattoon, Illinois		Home Mortgages Small Loans to Businesses Small Loans to Farms
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
		No affiliate products were reviewed.
List of Assessment Areas and Type of Examination		
Assessment Area	**Type of Exam**	**Other Information**
Non-MSA AAs	Full-scope	Seven County non-MSA AA – Christian, Coles, Cumberland, Douglas, Effingham, Moultrie, and Shelby Counties Adams County AA – Adams County Knox County AA – Knox County
Champaign MSA AA	Full-scope	Portion of MSA #16580 – Piatt County, portions of Champaign County, and portions of DeWitt County (2012 & 2013 only)
St. Louis MSA AA	Full-scope	Portions of MMSA #41180 – all within Illinois – Bond County and portions of Madison and Clinton Counties
Decatur MSA AA	Full-scope	MSA #19500 – Macon County
Peoria MSA AA	Limited-scope	MSA #37900 – Marshall, Peoria, Stark, Tazewell, and Woodford Counties
Bloomington MSA AA	Limited-scope	Portion of MSA #14010 – McLean County and portions of DeWitt County (2014 only)

Appendix B: Market Profiles for Full-Scope Areas

Non-MSA AAs

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	82	2.44	12.20	71.95	13.41
Population by Geography	311,174	1.37	10.39	72.79	15.45
Owner-Occupied Housing by Geography	90,275	0.25	8.42	73.85	17.48
Businesses by Geography	18,136	5.38	9.92	67.72	16.98
Farms by Geography	2,816	0.07	2.66	83.20	14.07
Family Distribution by Income Level	80,317	18.91	18.31	22.59	40.19
Distribution of Low- and Moderate-Income Families throughout AA Geographies	29,896	1.09	17.30	70.80	10.81
Median Family Income FFIEC Estimated Median Family Income for 2015 Households Below the Poverty Level	= $54,499 = $60,100 =14%		Median Housing Value Unemployment Rate		92,582 See below

Source: 2010 U.S. Census, and 2015 FFIEC Estimated MFI.

This area is a combination of three AAs that are made up of non-MSA areas in Illinois. The first AA is the seven county AA and consists of Coles, Christian, Cumberland, Douglas, Effingham, Moultrie, and Shelby Counties. The second AA is Adams County and the third is Knox County. The seven county AA is in east central Illinois, while the other two AAs are in western Illinois. The seven county AA include the main office. These AAs comply with the regulation and do not arbitrarily exclude any LMI areas.

These AAs have two low-income geographies and ten moderate-income geographies. Twelve percent of the AA's population lives within these geographies.

Economic conditions within the AAs are stable. The average unemployment rate for the seven county AA is 5.3 percent as of October 31, 2015. The State rate is also 5.3 percent for the same time period and the National rate is 4.8 percent. The county rates range from a low of 4.5 percent in Effingham and Moultrie Counties to a high of 6.3 percent in Christian County. The unemployment rate in Adams County (5.0 percent) is below the state and above the national average for the same time period. The rate for Knox County is 6.2 percent, which is above the state and national averages.

The largest employers in the seven county AA are Eastern Illinois University, R.R Donnelley and Sons, Sarah Bush Lincoln Health Center, and St. Anthony Memorial Hospital. The largest employers in Adams County AA are Blessing Health Systems, Quincy Public Schools, Titan

International, and Knapheide Manufacturing. The largest employer in Knox County AA, with over 750 employees, is BNSF, railroad yards. The seven county AA is heavily tied to agriculture.

First Mid ranks first in this combined area, with a deposit market share of 11 percent. Other financial institutions with offices in the AA that have over 5 percent of the market share include: Wells Fargo Bank, NA (8 percent), First Bankers Trust Company, NA (7 percent), and Midland States Bank (6 percent). Lending in these AAs is diversified.

The evaluation considered six community contacts performed in these AAs since the beginning of 2014. Five different organizations were represented, as one contact was a repeat. The contacts included two community action agencies, two economic development organizations, and one real estate agency. Contacts indicated that there is a large number of unbanked households and the housing stock is older. (The weighted average of median housing stock is 53 years.) Additionally, some of the rural areas need water services and broadband internet. Contacts identified the following credit needs: start-up business loans, home improvement/rehabilitation loans, construction loans for affordable rental housing, and small dollar short-term consumer loans. Other community needs identified include home ownership counseling, foreclosure-prevention counseling, financial literacy for consumers and small businesses, Individual Development Accounts (IDA) programs, assistance with Volunteer Income Tax Assistance (VITA) programs, and support for community development organizations, including assistance with recapitalization of revolving loan funds for small businesses.

Contextual research also indicates that there is a need for revitalizing and stabilizing of distressed areas in these AAs. The middle-income geographies in Coles County were considered distressed middle-income non-metropolitan tracts in 2013 and 2014, due to high poverty rates. The middle-income geographies in Knox County were also distressed due to poverty on the 2013 list. The lists are published in July and institutions can receive credit for revitalizing and stabilizing these areas for 12 months after being removed.

With nine counties represented, there are a number of different community development organizations. With Adams, Coles, and Knox Counties all having population over 50,000 each, a number of different organizations would serve these counties.

Champaign MSA AA

Demographic Information for Full-Scope Area: Champaign MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	42	14.29	19.05	40.48	21.43	4.75
Population by Geography	195,639	12.03	15.62	47.41	20.46	4.48
Owner-Occupied Housing by Geography	43,117	2.42	13.47	59.31	24.80	0.00
Businesses by Geography	10,685	10.99	18.97	45.91	23.13	1.00
Farms by Geography	869	2.07	11.85	75.60	10.48	0.00
Family Distribution by Income Level	41,926	20.11	17.86	21.19	40.84	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	15,291	10.15	22.67	54.34	12.67	0.17
Median Family Income = $65,521 FFIEC Estimated Median Family Income for 2015 = $72,500 Households Below the Poverty Level = 19%			Median Housing Value = $136,799 MA Unemployment Rate = 5.1%			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census, and 2015 FFIEC Estimated MFI. The demographic information above is for the 2014 AA

The Champaign MSA AA contains a portion of Champaign-Urbana MSA #16580. The AA is made up of two-thirds of Champaign County (all except the northern census tracts) and all of Piatt County. Additionally, two census tracts in DeWitt County are included in the AA, prior to 2014. This was acceptable, as it did not substantially extend beyond the MSA boundaries. All census tracts are contiguous. With the branch network, it would be difficult to serve all three counties that make up the MSA. The bank does not have any branches in northern Champaign County, so the adjustments made to Champaign County are reasonable. The AA complies with the regulation and does not arbitrarily exclude any LMI areas.

In February 2013, the Office of Management and Budget (OMB) published the 2010 revisions of MSAs, effective in 2014. These revisions added Dewitt County to the Bloomington MSA. Due to the OMB changes, the Bloomington MSA AA and Champaign MSA AA had changes. We completed two separate analyses for these AAs (2014 and 2012/2013).

This AA has six low-income geographies and eight moderate-income geographies, based upon 2010 data. Twenty-eight percent of the AA's population lives within these geographies.

Economic conditions in the AA are stable growth. Job growth has been in private service-providing industries, where the vast majority of jobs created are at the lower-end of the pay scale. Unemployment, as of October 31, 2015, in the MSA is 5.1 percent, which is above the national average of 4.8 percent and below the state average of 5.3 percent for the same time period. Economic drivers are the University of Illinois (U of I), hospitals, and agricultural-related business. The largest employer in the AA is the U of I with approximately 10,000 employees. Other large employers, with over 700 employees, include Carle Clinic Association, Carle Foundation Hospital, Champaign School District, Kraft Foods, Parkland College, State and Local Government, Urbana School District, Plastipak Packaging, Presence Health, Christie Clinic, and Hobbico. Due to the state of Illinois's lack of current fiscal year budget, the U of I has not received funding since July 1, 2015 and the uncertainty of the state support could limit the area's economic growth. A surge in apartment development pushed multifamily starts to a record high in 2014. The pace of apartment development has slowed in 2015.

First Mid ranks fourth in deposit market share with 4 percent. Financial institutions in the area with at least 5 percent of the market share include: Busey Bank (34 percent), JPMorgan Chase Bank, NA (9 percent), and PNC Bank, NA (6 percent). Bank lending is also diversified in this AA, but was primarily business lending in 2014.

We reviewed one community contact and made a repeat contact with the same organization. This committee primarily focuses on economic development. Identified credit needs included small business loans, especially start-up business financing. This contact expressed opportunities for bank employees to serve on revolving loan program committees. There are a number of community development organizations serving the MSA.

St. Louis MSA AA

Demographic Information for Full-Scope Area: St. Louis MSA AA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	29	0.00	6.90	62.07	31.03
Population by Geography	153,941	0.00	5.93	57.83	36.24
Owner-Occupied Housing by Geography	44,070	0.00	5.17	58.48	36.35
Businesses by Geography	9,376	0.00	5.70	55.44	38.86
Farms by Geography	931	0.00	1.72	68.10	30.18
Family Distribution by Income Level	39,745	15.43	15.15	23.17	46.25
Distribution of Low- and Moderate-Income Families throughout AA Geographies	12,155	0.00	9.88	65.63	24.49
Median Family Income FFIEC Estimated Median Family Income for 2015 Households Below the Poverty Level	= $66,798 = $72,200 =9%		Median Housing Value MA Unemployment Rate	= $157,415 = 5.9%	

Source: 2010 U.S. Census, and 2015 FFIEC Estimated MFI.

The St. Louis MSA AA contains a portion of the multi-state MSA #41180 St. Louis IL-MO. The AA is only in Illinois and includes all of Bond County, 19 census tracts in the eastern portion of Madison County, and three census tracts in the northern part of Clinton County. The adjustments down from the full MSA are reasonable, as the area is too large to serve with just three branches on the eastern side of the MSA. Additionally, it would be difficult for the bank to serve all of Madison County, as they do not have any branches in Granite City or Alton. With no branches in Clinton County, it is reasonable to only include the three northern census tracts that are not located too far from Highland and Pocahontas. The AA complies with the regulation and does not arbitrarily exclude any LMI areas.

This AA has two moderate-income geographies and no low-income geographies. Six percent of the AA's population lives within these geographies.

Economic conditions in the AA are stable, but the MSA has been recovering at a modest pace. The MSA unemployment rate of 5.9 percent as of October 31, 2015, is above both national and state averages of 4.8 percent and 5.3 percent respectively. All three counties that are part of the AA are below the MSA average. The unemployment rate in Clinton County at October 31, 2015, is 4.2 percent, well below the national and state averages. Bond County at 4.9 percent is also below the state average and in line with the national average. Madison County at 5.8 percent is closer to the MSA average, and above both the state and national averages. Job growth in the MSA has primarily been in education and healthcare fields. However, the leisure and hospitality industry has also seen recent growth. The largest employers with greater than 500 employees in this AA are: Anderson Community Hospital, Southern Illinois Univercity –

Edwardsville, Madison County Government, Edwardsville School District; Ducoa Co/Trow Nutrition, Collinsville School District, and Cooper B-Line.

First Mid ranks twenty-first in deposit market share with 1 percent. Major competitors with at least 5 percent of the market share in Bond, Clinton, and Madison Counties include: The Bank of Edwardsville (19 percent), First Clover Leaf Bank, First Collinsville Bank, and U.S. Bank, NA (9 percent), and Regions Bank (8 percent). The primary product in this AA is business loans.

Two community contacts were reviewed, and an additional contact was made during this evaluation. Contacts included a community action agency, affordable housing organization, and an economic development organization. Identified credit needs included affordable housing, including low-closing cost programs and small business financing. Other community needs included grants to community development organizations, funding for small business loan funds and financial technical expertise provided to small businesses.

Decatur MSA AA

Demographic Information for Full-Scope Area: Decatur MSA AA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts/BNAs)	34	11.77	29.41	29.41	29.41
Population by Geography	110,768	9.23	23.98	33.53	33.26
Owner-Occupied Housing by Geography	31,959	5.23	18.54	37.61	38.62
Businesses by Geography	5,738	14.22	22.97	31.35	31.46
Farms by Geography	460	0.65	6.96	50.22	42.17
Family Distribution by Income Level	28,514	20.81	18.24	20.31	40.64
Distribution of Low- and Moderate-Income Families throughout AA Geographies	11,135	15.38	32.32	31.17	21.13
Median Family Income FFIEC Estimated Median Family Income for 2015 Households Below the Poverty Level	= $57,570 = $56,900 = 13%		Median Housing Value MS Unemployment Rate		= $87,694 = 6.8%

Source: 2010 U.S. Census, and 2015 FFIEC Estimated MFI.

The Decatur MSA AA contains all of the Decatur MSA #1950 – Macon County. The AA complies with the regulation and does not arbitrarily exclude any LMI areas. This AA has four low-income geographies and ten moderate-income geographies. Thirty-three percent of the AA's population lives within these geographies.

Economic conditions in the AA are trailing far behind that of the rest of the State. The MSA unemployment rate of 6.8 percent as of October 31, 2015, is higher than both national and state averages of 4.8 percent and 5.3 percent respectively. The largest employers with greater than 700 employees in this AA are: Archer Daniels Midland (ADM), Decatur Memorial Hospital, Caterpillar, Inc., Decatur Public School District, and St. Mary's Hospital. Professional/business services and healthcare industry have seen some recent job growth, but this is overshadowed by the persistent weaknesses in the manufacturing and transportation industries. Decatur is one of the nation's most machinery manufacturing-dependent metro areas, so the weaknesses in this industry are having an impact. As noted in the table above, the estimated median family income for 2015 is below the 2010 census median. Additionally, Caterpillar had local layoffs in both 2014 and 2015; and ADM moved its global headquarter to Chicago in 2014. Low commodity prices and a strong dollar create a downside factor for the Decatur economy.

First Mid ranks tenth in deposit market share with 2 percent. Major competitors, with at least 5 percent of the market share include: Hickory Point Bank (26 percent), Busey Bank (20 percent), Soy Capital Bank and Trust (13 percent), Regions Bank (11 percent), Prairie State Bank (8 percent), and PNC Bank NA (7 percent). Business loans are First Mid's primary loan product in this AA.

The analysis considered one community contact performed with an economic development organization. This contact stated that grants for community development loans and programs were an area need.

Contextual research also indicates that economic development, job creation and workforce training is a need for this area experiencing higher than average unemployment and recent loss of job. Additionally, community services for low- and moderate-income individuals would continue to be a need. There are opportunities to work with community development organizations in this AA.

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: (1) 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; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank's assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/AA. 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/AA. 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/AA.

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.

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.

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
Assessment Area:	% 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 AAs	52.85	1,417	133,818	1,743	210,862	1,107	114,766	47	104,057	4,314	563,503	67.52
Decatur MSA AA	10.36	117	17,053	668	100,287	56	10,571	5	1,424	846	129,335	2.97
St Louis MSA AA	14.28	250	39,307	582	40,411	334	31,883	0	0	1,166	111,601	4.90
Champaign MSA AA (2014)	14.07*	82	9,954	132	10,117	75	9,028	3	10,000	292	39,099	16.13*
Champaign MSA AA (2012/2013)	*	321	61,118	312	28,551	224	22,415	0	0	857	112,084	*
Limited Review:												
Peoria MSA (2014)	6.19	273	35,286	202	33,021	25	4,529	5	2,000	505	74,836	7.50
Bloomington MSA (2104)	2.25*	11	1,281	73	4,698	38	2,092	0	0	122	8,071	0.98*
Bloomington MSA (2012/2013)	*	24	3,191	32	4,456	6	826	0	0	62	8,473	*
State or Regional :												
Great Lakes Region****								3	9,300			

* Loan Data for all AAs, except Champaign and Bloomington are January1, 2012 to December 31, 2014. Champaign MSA and Blooming MSA have loan data divided into January 1, 2014 to December 31, 2014 and separate data for January 1, 2012 to December 31, 2013. The rated area is the institution, as this is an intra-state bank. The percentages of loans and deposits for the Champaign MSA AA are not broken out between the two different time periods.

** The evaluation period for Community Development Loans is from September 11, 2012 to November 30, 2015.

*** Deposit Data as of June 30, 2015. Rated Area refers to the institution, as this is an intra-state bank.

****First Mid received credit for a CD loan in the Great Lakes Region that did not impact any of their AAs. This line is not included in the total reported loans. Total reported loans are only loans from within AAs.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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 Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	517	55.06	0.25	0.39	8.42	10.25	73.85	72.34	17.48	17.02	5.72	16.67	7.06	5.69	5.04
Decatur MSA	53	5.64	5.23	1.89	18.54	26.42	37.61	39.62	38.62	32.07	0.59	0.00	0.50	0.69	0.55
St Louis MSA	61	6.49	0.00	0.00	5.17	1.64	58.48	70.49	36.35	27.87	0.89	0.00	0.00	1.09	0.74
Champaign MSA (2014)	50	5.32	2.42	0.00	13.47	8.00	59.31	66.00	24.80	26.00	1.62	0.00	1.28	1.74	1.57
Champaign MSA (2012/2013)	104	11.08	2.33	0.96	12.96	5.77	60.86	68.27	23.85	25.00	1.73	1.72	0.78	2.05	1.33
Limited Review:															
Peoria MSA	138	14.70	2.36	0.72	14.02	12.32	60.63	63.04	22.99	23.92	0.77	1.69	0.90	0.74	0.75
Bloomington MSA (2014)	6	0.64	0.63	0.00	14.97	16.67	57.80	33.33	26.60	50.00	0.18	0.00	0.26	0.10	0.31
Bloomington MSA (2013/2012)	10	1.07	0.65	0.00	13.66	10.00	61.45	60.00	24.24	30.00	0.12	0.00	0.00	0.15	0.10

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** 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.

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Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: ILLINOIS **Evaluation Period**: JANUARY 1, 2012 TO DECEMBER 31, 2014

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	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	336	75.50	0.25	0.60	8.42	11.01	73.85	80.36	17.48	8.03	20.39	50.00	21.82	21.77	8.20
Decatur MSA	14	3.15	5.23	0.00	18.54	21.43	37.61	28.57	38.62	50.00	1.20	0.00	0.00	0.00	2.97
St Louis MSA	16	3.60	0.00	0.00	5.17	0.00	58.48	68.75	36.35	31.25	1.58	0.00	0.00	2.14	0.86
Champaign MSA (2014)	14	3.15	2.42	0.00	13.47	21.43	59.31	71.43	24.80	7.14	3.86	0.00	6.00	4.42	1.28
Champaign MSA (2012/2013)	38	8.54	2.33	0.00	12.96	5.26	60.86	84.21	23.85	10.53	4.05	0.00	3.45	5.33	1.22
Limited Review:															
Peoria MSA	21	4.72	2.36	9.52	14.02	33.33	60.63	23.82	22.99	33.33	0.86	0.00	2.59	0.19	2.16
Bloomington MSA (2014)	3	0.67	0.63	0.00	14.97	33.33	57.80	66.67	26.60	0.00	1.19	0.00	2.38	1.35	0.00
Bloomington MSA (2012/2013)	3	0.67	0.65	0.00	13.66	0.00	61.45	100.00	24.24	0.00	0.38	0.00	0.00	0.58	0.00

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.
**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

Assessment Area:	Total Home Mortgage Refinance 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	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	553	51.45	0.25	0.18	8.42	5.61	73.85	75.77	17.48	18.44	5.34	20.00	2.86	5.45	5.62
Decatur MSA	46	4.28	5.23	0.00	18.54	10.87	37.61	26.09	38.62	63.04	1.26	0.00	2.15	1.08	1.19
St Louis MSA	173	16.09	0.00	0.00	5.17	0.00	58.48	55.49	36.35	44.51	0.90	0.00	0.00	1.09	0.75
Champaign MSA (2014)	18	1.67	2.42	0.00	13.47	0.00	59.31	88.89	24.80	11.11	1.15	0.00	0.00	1.76	0.51
Champaign MSA (2012/2013)	160	14.89	2.33	0.63	12.96	6.88	60.86	70.63	23.85	21.86	1.30	0.00	0.81	1.64	0.90
Limited Review:															
Peoria MSA	113	10.51	2.36	0.00	14.02	9.73	60.63	53.10	22.99	37.17	0.34	0.00	0.71	0.25	0.39
Bloomington MSA (2014)	1	0.09	0.63	0.00	14.97	100.00	57.80	0.00	26.60	0.00	0.06	0.00	0.47	0.00	0.00
Bloomington MSA (2012/2013)	11	1.02	0.65	0.00	13.66	0.00	61.45	81.82	24.24	18.18	0.07	0.00	0.00	0.08	0.08

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.
**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	11	32.36	11.51	0.00	11.34	9.09	58.23	90.91	18.92	0.00	8.33	0.00	0.00	14.29	0.00
Decatur MSA	4	11.76	8.74	0.00	44.54	50.00	29.60	0.00	17.12	50.00	0.00	0.00	0.00	0.00	0.00
St Louis MSA	0	0.00	0.00	0.00	17.40	0.00	51.55	0.00	31.05	0.00	0.00	0.00	0.00	0.00	0.00
Champaign MSA (2014)	0	0.00	34.88	0.00	21.55	0.00	30.49	0.00	13.08	0.00	0.00	0.00	0.00	0.00	0.00
Champaign MSA (2012/2013)	17	50.00	34.81	35.29	21.50	35.29	30.63	5.88	13.06	23.54	2.11	2.70	4.76	0.00	0.00
Limited Review:															
Peoria MSA	1	2.94	10.98	0.00	15.72	0.00	49.44	100.00	23.86	0.00	0.00	0.00	0.00	0.00	0.00
Bloomington MSA (2014)	1	2.94	5.05	0.00	11.89	0.00	65.83	100.00	17.23	0.00	2.33	0.00	0.00	2.94	0.00
Bloomington MSA (2012/2013)	0	0.00	5.07	0.00	11.62	0.00	66.13	0.00	17.18	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.
*** Percentage of Multi Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.
**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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 Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	1,743	46.55	5.38	1.49	9.92	9.41	67.72	83.42	16.98	5.68	16.15	7.38	16.03	20.31	6.02
Decatur MSA	668	17.84	14.22	33.08	22.97	26.20	31.35	13.62	31.46	27.10	17.85	34.48	17.98	9.54	16.35
St Louis MSA	582	15.54	0.00	0.00	5.70	0.52	55.44	86.60	38.86	12.88	4.80	0.00	0.78	7.36	1.96
Champaign MSA (2014)****	132	3.53	10.99	1.52	18.97	9.09	45.91	84.09	23.13	5.30	5.45	0.80	3.49	9.30	1.26
Champaign MSA (2012/2013)****	312	8.33	10.41	2.88	18.34	8.97	47.81	83.33	22.47	4.82	6.62	1.98	3.82	10.89	1.42
Limited Review:															
Peoria MSA	202	5.40	7.23	6.44	14.65	12.38	54.56	47.03	23.56	34.16	1.35	0.73	1.21	1.44	1.47
Bloomington MSA (2014) ****	73	1.95	5.26	0.00	11.13	47.95	63.76	50.68	19.31	1.37	3.05	0.00	12.04	2.63	0.17
Bloomington MSA (2012/2013) ****	32	0.86	5.14	0.00	10.24	9.38	67.29	78.13	16.85	12.50	0.78	0.00	0.00	1.03	0.56

* Based on 2014 Peer Small Business Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Small Business Data)
** 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 (2014).
**** One percent of businesses in the Champaign MSA (2014) analysis were located in NA CTs. 0.97 percent of businesses in the Champaign MSA (2012/2013) analysis were located in NA CTs. 0.54 percent of businesses in the Bloomington MSA (2014) analysis were located in NA CTs. 0.48 percent of businesses in the Bloomington MSA (2012/2013) analysis were located in NA CTs.

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Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS Geography: ILLINOIS **Evaluation Period**: JANUARY 1, 2012 TO DECEMBER 31, 2014

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	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	1,107	59.36	0.07	0.18	2.66	1.45	83.20	93.86	14.07	4.51	39.73	0.00	61.54	43.16	17.86
Decatur MSA	56	3.00	0.65	7.14	6.96	1.79	50.22	83.93	42.17	7.14	38.46	100.00	25.00	51.16	0.00
St Louis MSA	334	17.91	0.00	0.00	1.72	0.00	68.10	72.46	30.18	27.54	24.69	0.00	0.00	21.19	45.00
Champaign MSA (2014)	75	4.02	2.07	0.00	11.85	10.67	75.60	89.33	10.48	0.00	39.68	0.00	88.89	39.18	0.00
Champaign MSA (2012/2014)	224	12.01	1.75	0.00	11.40	5.36	77.76	94.64	9.09	0.00	39.86	0.00	64.29	41.60	0.00
Limited Review:															
Peoria MSA	25	1.34	0.47	0.00	4.46	0.00	71.64	72.00	23.43	28.00	0.92	0.00	0.00	0.76	2.06
Bloomington (2014)	38	2.04	0.44	0.00	5.81	23.68	79.30	76.32	14.45	0.00	8.10	0.00	34.62	7.14	0.00
Bloomington (2012/2013)	6	0.32	0.52	0.00	3.53	0.00	87.32	100.00	8.63	0.00	1.05	0.00	0.00	1.10	0.00

* Based on 2014 Peer Small Business Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Small Business Data)
** 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 (2014).

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Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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[1]	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	517	55.06	18.91	10.39	18.31	21.38	22.59	27.29	40.19	40.94	7.36	6.19	5.55	6.30	10.04
Decatur MSA	53	5.64	20.81	5.13	18.24	12.82	20.31	15.38	40.64	66.67	0.60	0.00	0.00	0.33	1.44
St Louis MSA	61	6.50	15.43	8.47	15.15	28.81	23.17	25.43	46.25	37.29	1.09	0.43	1.54	1.18	0.94
Champaign MSA (2014)	50	5.32	20.11	10.00	17.86	24.00	21.19	18.00	40.84	48.00	2.04	2.10	2.14	1.44	2.33
Champaign MSA (2012/2013)	104	11.08	20.04	11.88	17.93	13.86	21.09	27.72	40.94	46.54	1.96	1.49	1.48	1.94	2.38
Limited Review:															
Peoria MSA	138	14.70	19.68	15.56	18.33	21.48	22.42	24.44	39.57	38.52	0.92	1.15	0.76	1.05	0.88
Bloomington MSA (2014)	6	0.64	18.76	16.67	16.85	16.67	23.84	33.33	40.55	33.33	0.23	0.27	0.15	0.31	0.23
Bloomington MSA (2012/2013)	10	1.06	19.14	0.00	17.34	20.00	24.16	50.00	39.36	30.00	0.13	0.00	0.12	0.13	0.23

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** 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 Families is based on the 2010 Census information.
**** As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by bank.
[1] Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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****	% Families2	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	336	75.51	18.91	15.64	18.31	20.86	22.59	25.77	40.19	37.73	22.77	21.43	21.74	26.56	20.93
Decatur MSA	14	3.15	20.81	0.00	18.24	10.00	20.31	30.00	40.64	60.00	0.88	0.00	0.00	3.64	0.00
St Louis MSA	16	3.60	15.43	0.00	15.15	12.50	23.17	25.00	46.25	62.50	1.77	0.00	1.92	1.39	2.27
Champaign MSA (2014)	14	3.15	20.11	14.29	17.86	21.43	21.19	21.43	40.84	42.85	4.61	6.45	4.84	3.49	4.80
Champaign MSA (2012/2013)	38	8.54	20.04	10.53	17.93	23.68	21.09	34.21	40.94	31.58	4.69	4.65	5.19	5.49	3.67
Limited Review:															
Peoria MSA	21	4.71	19.68	33.33	18.33	23.81	22.42	19.05	39.57	23.81	0.91	2.11	0.56	1.01	0.67
Bloomington (2014)	3	0.67	18.76	33.33	16.85	33.33	23.84	0.00	40.55	33.34	1.26	4.00	2.04	0.00	1.08
Bloomington (2012/2013)	3	0.67	19.14	0.00	17.34	50.00	24.16	50.00	39.36	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** 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 Families is based on the 2010 Census information.
**** As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by bank.
[2] Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

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[3]	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AAs	553	51.45	18.91	6.40	18.31	15.82	22.59	24.67	40.19	53.11	5.72	3.88	5.24	5.60	6.49
Decatur MSA	46	4.28	20.81	13.64	18.24	13.64	20.31	15.91	40.64	56.81	1.11	2.70	2.13	0.56	0.42
St Louis MSA	173	16.09	15.43	7.60	15.15	15.79	23.17	26.32	46.25	50.29	1.13	0.93	1.21	1.13	1.13
Champaign MSA (2014)	18	1.67	20.11	0.00	17.86	33.33	21.19	16.67	40.84	50.00	1.33	0.00	2.26	1.02	1.29
Champaign MSA (2012/2013)	160	14.89	20.04	3.82	17.93	24.84	21.09	22.29	40.94	49.05	1.44	0.67	1.83	1.43	1.42
Limited Review:															
Peoria MSA	113	10.51	19.68	7.27	18.33	20.00	22.42	33.64	39.57	39.09	0.35	0.34	0.50	0.14	0.40
Bloomington (2014)	1	0.09	18.76	0.00	16.85	0.00	23.84	0.00	40.55	100.00	0.06	0.00	0.00	0.00	0.1714
Bloomington (2012/2013)	11	1.02	19.14	18.18	17.34	9.09	24.16	27.27	39.36	45.46	0.08	0.22	0.13	0.09	0.00

* Based on 2014 Peer Mortgage Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Mortgage Data)
** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
*** Percentage of Families is based on the 2010 Census information.
**** As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by bank.
[3] Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: ILLINOIS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014

	Total Small Loans to Businesses		Businesses With Revenues of $1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
Assessment Area:	#	% 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	1,743	46.55	70.74	50.14	74.58	11.88	13.54	16.15	19.35
Decatur MSA	668	17.84	69.64	59.73	61.38	22.16	16.46	17.85	25.11
St Louis MSA	582	15.54	73.98	79.73	81.96	11.00	7.04	4.80	8.11
Champaign MSA (2014)	132	3.53	67.76	59.09	81.06	11.36	7.58	5.45	7.87
Champaign MSA (2012/2013)	312	8.33	68.99	63.46	82.05	6.73	11.22	6.62	9.42
Limited Review:									
Peoria MSA	202	5.40	69.14	59.90	59.41	22.28	18.31	1.36	2.05
Bloomington MSA (2014)	73	1.95	69.45	64.38	84.93	8.22	6.85	3.05	4.52
Bloomington MSA (2012/2013)	32	0.86	70.64	62.50	56.25	25.00	18.75	0.78	0.99

* Based on 2014 Peer Small Business Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Small Business Data)
** 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 - 2014).
**** 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 7.99% of small loans to businesses originated and purchased by the bank.

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Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS	Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014						
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 $500,000	All	Rev$ 1 Million or Less
Full Review:									
Non-MSA AAs	1,107	59.36	98.79	80.49	64.68	25.75	9.57	39.73	46.42
Decatur MSA	56	3.00	98.04	23.21	39.29	37.50	23.21	38.46	28.00
St Louis MSA	334	17.91	98.93	83.83	67.07	26.65	6.28	24.69	27.14
Champaign MSA (2014)	75	4.02	97.93	72.00	58.67	29.33	12.00	39.68	48.21
Champaign MSA (2012/2013)	224	12.01	98.07	79.91	68.30	21.43	10.27	39.86	50.82
Limited Review:									
Peoria MSA	25	1.34	99.05	88.00	28.00	40.00	32.00	0.92	1.14
Bloomington MSA (2014)	38	2.04	98.58	89.47	86.84	7.89	5.27	8.10	9.58
Bloomington MSA (2012/2013)	6	0.32	98.75	66.67	66.67	0.00	33.33	1.05	0.88

* Based on 2014 Peer Small Business Data -- US and PR (With exception of the 2012/2013 analysis for Champaign and Bloomington – these utilized 2013 Peer Small Business Data)
** 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 - 2014).
**** 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 8.90% of small loans to farms originated and purchased by the bank.

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS	Geography: ILLINOIS		Evaluation Period: SEPTEMBER 11, 2012 TO NOVEMBER 30, 2014						
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 AAs	0	0	77	1,122	77	1,122	23.19	0	0
Decatur MSA	0	0	2	178	2	178	3.68	0	0
St Louis MSA	0	0	4	1,058	4	1,058	21.86	0	0
Champaign MSA	0	0	15	871	15	871	18.00	0	0
Limited Review:									
Peoria MSA	0	0	12	296	0	296	6.12	0	0
Bloomington MSA	0	0	5	1,314	0	1,314	27.15	0	0

[*] 'Prior Period Investments' means investments made in a previous period that are outstanding as of the evaluation date.
[**] 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.
***The quantity of investments does not include the four MBSs and only represent in-kind donations. The dollar amount of investments due include the MBSs. The bank had four MBSs and each on was secured by loans in multiple AAs. The MBSs dollar amount was divided, based upon the loans securing the investments.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: ILLINOIS
Evaluation Period: SEPTEMBER 11, 2012 TO NOVEMBER 30, 2015

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 AAs	67.52	16	47.06	12.50	12.50	62.50	12.50	0	2	0	0	-1	-1	1.37	10.39	72.79	15.45
Champaign MSA	16.13	7	20.60	0.00	0.00	85.71	14.29	0	0	0	0	0	0	12.03	15.62	47.41	20.46
Decatur MSA	2.97	3	8.82	33.34	0.00	33.33	33.33	1	0	0	0	0	+1	9.23	23.98	33.53	33.26
St Louis MSA	4.90	3	8.82	0.00	0.00	66.67	33.33	0	1	0	0	-1	0	0.00	5.93	57.83	36.24
Limited Review:																	
Peoria MSA	7.50	4	11.76	25.00	25.00	25.00	25.00	1	1	0	0	0	0	5.17	15.33	56.87	22.63
Bloomington MSA	0.98	1	2.94	0.00	0.00	100.0	0.00	0	1	0	0	-1	0	1.47	14.16	56.61	23.75

* Champaign MSA – 4.48 percent of the AA population leaves in census tracts labeled NA – or no income designation. Bloomington MSA – 4.01 percent of the AA population leaves in census tracts labeled NA – or no income designation

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Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System Geography: ILLINOIS Evaluation Period: SEPTEMBER 11,2012 TO NOVEMBER 30, 2015

MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Non-MSA AAs	67.52	16	47.06	12.50	12.50	62.50	12.50	27	62.79	7.41	11.11	74.07	7.41	1.37	10.39	72.79	15.45
Champaign MSA	16.13	7	20.60	0.00	0.00	85.71	14.29	6	13.95	0.00	0.00	83.33	16.67	12.03	15.62	47.41	20.46
Decatur MSA	2.97	3	8.82	33.34	0.00	33.33	33.33	2	4.65	0.00	0.00	50.0	50.0	9.23	23.98	33.53	33.26
St Louis MSA	4.90	3	8.82	0.00	0.00	66.67	33.33	3	6.98	0.00	0.00	66.67	33.33	0.00	5.93	57.83	36.24
Limited Review:																	
Peoria MSA	7.50	4	11.76	25.00	25.00	25.00	25.00	4	9.30	25.0	25.0	25.0	25.0	5.17	15.33	56.87	22.63
Bloomington MSA	0.98	1	2.94	0.00	0.00	100.0	0.00	1	2.33	0.00	0.00	100.0	0.00	1.47	14.16	56.61	23.75

[*] Champaign MSA – 4.48 percent of the AA population leaves in census tracts labeled NA – or no income designation. Bloomington MSA – 4.01 percent of the AA population leaves in census tracts labeled NA – or no income designation.