



## **PUBLIC DISCLOSURE**

December 16, 2019

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

The Granville National Bank  
Charter Number 14035

328 South McCoy Street  
Granville, Illinois 61326

Office of the Comptroller of the Currency

211 Fulton Street  
Suite 604  
Peoria, Illinois 61602

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

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## Overall CRA Rating

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

**The lending test is rated: Outstanding**

The following are major factors that support this rating:

- The Lending Test rating is based on the lending performance in Illinois.
- The borrower distributions are excellent and stronger than the aggregate distribution.
- A substantial majority of lending is inside the assessment area (AA).
- The loan-to-deposit (LTD) ratio is reasonable.

### Loan-to-Deposit Ratio

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

The quarterly average LTD ratio was 49.6 percent for the 21-quarter period between September 30, 2014 and September 30, 2019, with a low of 43.0 percent and a high of 55 percent.

The bank ranked ninth of 10 similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$63.5 million to \$223.7 million and reported quarterly average LTD ratios from 34.5 percent to 92.6 percent.

The LTD ratio was impacted by the volume of small dollar loans. Small dollar lending was identified as a credit need by a community contact. GNB originated 792 consumer purpose loans, of which 47.1 percent were for \$5,000 or less. GNB originated 220 business purpose loans, of which 23.6 percent were for \$5,000 or less.

### Lending in Assessment Area

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

The bank originated and purchased 90.0 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	23	92.0	2	8.0	25	643	97.4	17	2.6	660
Consumer	22	88.0	3	12.0	25	150	90.3	16	9.7	166
Total	45	90.0	5	10.0	50	793	96.0	33	4.0	826

Source: Sample of Business and consumer loans from 1/1/2016 to 12/31/2018.

## **Description of Institution**

Granville National Bank (GNB or bank) is an intrastate community bank headquartered in Granville, Illinois, with assets of \$88.7 million at September 30, 2019.

The bank is wholly owned by Granville Bancshares, Inc. (GBI), a holding company headquartered in Granville, Illinois, with assets of \$88.7 million at September 30, 2019. GBI does not negatively affect the bank's ability to meet the credit needs of the community.

The CRA evaluation has one rating area for the AA in Illinois. The AA includes portions of Putnam and LaSalle Counties, both non-metropolitan statistical areas. Please refer to the public file for additional information.

GNB has two branches, each with a drive-up facility and ATM. A third ATM is located in Norway, Illinois. All branch lobby and drive-through facilities offer Saturday banking services. Customers also have access to online banking services.

There were no branch closures or openings during the evaluation period. GNB merged with Sheridan State Bank (SSB) on January 22, 2016. SSB was formerly a \$30.0 million, single branch, Illinois chartered community bank in Sheridan, Illinois, and wholly owned by the same bank holding company, GBI.

The bank's lending strategy is to ensure that the products and services they offer meet the needs of the communities they serve. The bank offers a wide variety of lending options which include agriculture, commercial, residential, and consumer loans. Deposit offerings include checking and savings with additional services including debit cards, bill pay, and banking access through online platforms.

Residential lending represents the largest portfolio at \$21.3 million, followed by agriculture at \$6.0 million, commercial at \$5.2 million, and consumer at \$4.4 million, per Call Report data as of September 30, 2019. The bank originated or purchased over 1,200 loans totaling \$35.4 million from January 1, 2016, through December 31, 2018, per bank data.

GNB held a net loans and leases to total assets ratio of 41.1 percent and a tier 1 leverage capital ratio of 10.9 percent, at September 30, 2019.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of its AA.

The previous CRA rating, which the OCC determined using the Small Bank criterion, was satisfactory, as detailed in the CRA Performance Evaluation dated October 27, 2014.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated GNB using the Small Bank criterion, which includes a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The

evaluation period was from the previous CRA PE date of October 27, 2014, through December 16, 2019. The Lending Test evaluated loans originated or purchased from January 1, 2016, through December 31, 2018. Performance conclusions for lending between January 1, 2016, and December 31, 2016, are based on 2010 US Census data. Performance conclusions for lending between January 1, 2017, and December 31, 2018, are based on 2015 American Community Survey Census data.

GNB's primary loan products are business and consumer loans. These lending categories accounted for 81.9 percent of loans, by number, originated or purchased from January 1, 2016, through December 31, 2018, per bank data.

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

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

### **Ratings**

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

The combined lending performance in 2017 and 2018 received a greater weighting than the 2016 performance.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

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

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

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

## State Rating

### State of Illinois

#### CRA rating for the State of Illinois<sup>1</sup>: Outstanding

#### The Lending Test is rated: Outstanding

The following are major factors that support this rating:

- The borrower distribution of loans to borrowers of different incomes is excellent.
- The borrower distribution performance is stronger than the aggregate distribution.

#### Description of Institution's Operations in Illinois.

GNB operates and sources loans and deposits from its two Illinois branches. Each branch offers a drive-up facility and ATM. A third ATM is located in Norway, Illinois. All branch lobby and drive-through facilities offer Saturday banking services. Customers also have access to online banking services.

Competition for loans and deposits is moderate due to the reach of larger institutions and proximity to larger markets of Peru, LaSalle, and Ottawa. GNB competes with national banks, federal thrifts, state banks, credit unions, and nonbank financial institutions. In the Putnam and LaSalle counties, GNB held a 2.7 percent deposit market share and ranked 13th of 25 FDIC insured financial institutions competing for \$2.9 billion in deposits, at June 30, 2019. The top five competitors held a 55.6 percent deposit market share.

The major employment sectors of the broader area include agriculture, health care, manufacturing, and retail services industries.

Annualized unemployment rates from 2016 to 2018 have improved for both counties in the AA, but still compare unfavorably to the State of Illinois' 2018 annualized unemployment rate of 4.3 percent. Annualized 2018 unemployment rates in the AA were 5.8 percent for LaSalle County, down from 6.8 percent in 2016, and 5.2 percent for Putnam County, down from 5.8 percent in 2016.

We contacted representatives in LaSalle County who described the economic condition of the broader North Central Illinois area to be stable to challenging. While areas along I-80, such as Peru, LaSalle, and Ottawa, have experienced growth, the economic outlook of the state presents a challenge to the business environment.

One contact noted that the small rural downtowns need revitalization, and there is a need to support small farms and small businesses through value added agriculture products. Another contact discussed a need for small dollar loan funding as many businesses are started with less than \$10,000. Additionally, a contact discussed a need for financial education for those with poor or limited credit history, education on SBA loan opportunities, and services from micro-loan lenders.

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

The contacts had no negative perceptions of GNB.

## Illinois AA

Demographic Information of the Assessment Area						
Assessment Area: Non-MSA Illinois, 2010 US Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	40.0	60.0	0.0
Population by Geography	22,498	0.0	0.0	44.1	55.9	0.0
Housing Units by Geography	9,831	0.0	0.0	42.8	57.2	0.0
Owner-Occupied Units by Geography	7,240	0.0	0.0	44.3	55.7	0.0
Occupied Rental Units by Geography	1,361	0.0	0.0	58.9	41.1	0.0
Vacant Units by Geography	1,230	0.0	0.0	15.7	84.3	0.0
Businesses by Geography	929	0.0	0.0	51.5	48.5	0.0
Farms by Geography	138	0.0	0.0	50.7	49.3	0.0
Family Distribution by Income Level	6,419	8.7	11.8	21.9	57.6	0.0
Household Distribution by Income Level	8,601	10.9	10.9	15.7	62.6	0.0
Median Family Income Non-MSAs - IL		\$54,499	Median Housing Value			\$185,522
			Median Gross Rent			\$684
			Households Below Poverty Level			5.6%
			Families Below Poverty Level			4.0%

Source: 2010 U.S. Census and 2016 D&B Data  
Due to rounding, totals may not equal 100.0  
(\* ) The NA category consists of geographies that have not been assigned an income classification.

Demographic Information of the Assessment Area						
Assessment Area: Non-MSA Illinois, 2015 ACS Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	40.0	60.0	0.0
Population by Geography	22,725	0.0	0.0	45.4	54.6	0.0
Housing Units by Geography	9,510	0.0	0.0	39.2	60.8	0.0
Owner-Occupied Units by Geography	6,803	0.0	0.0	38.4	61.6	0.0
Occupied Rental Units by Geography	1,427	0.0	0.0	57.5	42.5	0.0
Vacant Units by Geography	1,280	0.0	0.0	23.2	76.8	0.0
Businesses by Geography	902	0.0	0.0	49.9	50.1	0.0
Farms by Geography	126	0.0	0.0	48.4	51.6	0.0
Family Distribution by Income Level	6,003	11.3	16.9	20.2	51.6	0.0
Household Distribution by Income Level	8,230	14.7	12.8	16.8	55.8	0.0
Median Family Income Non-MSAs - IL		\$59,121	Median Housing Value			\$162,708



	Median Gross Rent	\$837
	Households Below Poverty Level	7.6%
	Families Below Poverty Level	5.4%
<p>Source: 2015 ACS Census and 2018 D&amp;B Data  Due to rounding, totals may not equal 100.0  (*) The NA category consists of geographies that have not been assigned an income classification.</p>		

## Scope of Evaluation in Illinois

The AA received a full scope review.

## LENDING TEST

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

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

## Distribution of Loans by Income Level of the Geography

The analysis did not result in a meaningful analysis, as there were no low- or moderate-income geographies in 2016, 2017, and 2018.

## Distribution of Loans by Income Level of the Borrower

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

### *Small Loans to Businesses*

Refer to Table R in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses reflects excellent distribution.

For 2016, the distribution of small loans to businesses reflected reasonable distribution to businesses of different sizes. The proportion of lending to small businesses was near to the percentage of small businesses in the AA and was significantly stronger than the aggregate distribution.

For 2017 and 2018, the distribution of small loans to businesses reflected excellent distribution to businesses of different sizes. The proportion of lending to small business exceeded the percentage of small businesses in the AA and was significantly stronger than the aggregate distribution.

### *Consumer Loans*

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

The distribution of consumer loans reflects excellent distribution.

For 2016, the distribution of consumer loans reflected excellent distribution to households of different incomes. The proportion of lending to low-income households significantly exceeded the percentage of low-income households in the AA. The proportion of lending to moderate-income households exceeded the percentage of moderate-income households in the AA.

For 2017 and 2018, the proportion of lending to both low- and moderate-income households significantly exceeded the percentage of low- and moderate-income households in the AA.

### **Responses to Complaints**

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

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	January 1, 2016 to December 31, 2018	
<b>Bank Products Reviewed:</b>	Small business and consumer loans.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
State of Illinois		
Non-MSA IL	Full-scope	Partial counties of Putnam and LaSalle.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Granville National Bank
Overall Bank:	Lending Test Rating
Granville National Bank	Outstanding
MMSA or State:	
State of Illinois	Outstanding

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2016</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Non-MSA IL	29	629	100	248	81.4	72.4	41.9	6.1	27.6	12.5	0.0	
<i>Source: 2016 D&amp;B Data; 01/01/2016 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2017-2018</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Non-MSA IL	37	1,249	100	242	80.6	100.0	52.1	6.3	0.0	13.1	0.0	
<i>Source: 2018 D&amp;B Data; 01/01/2017 - 12/31/2018 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2016</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA IL	26	131	100	10.9	42.3	10.9	11.5	15.7	34.6	62.6	11.5	0.0	0.0
<i>Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0</i>													

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>												<b>2017-2018</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA IL	31	276	100	14.7	25.8	12.8	22.6	16.8	22.6	55.8	29.0	0.0	0.0
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0</i>													