



Office of the  
Comptroller of the Currency  
Washington, DC 20219

**SMALL BANK**

## **PUBLIC DISCLOSURE**

June 23, 2025

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

The First National Bank of Okawville  
Charter Number: 11754

203 East Walnut Street  
Okawville, IL 62271

Office of the Comptroller of the Currency

500 N. Broadway  
Suite 1700  
St. Louis, MO 63102

**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 First National Bank of Okawville (FNB Okawville or bank) demonstrates an outstanding record in meeting the needs of its community. The major factors that support this rating include:

- FNB Okawville's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and credit needs of the assessment area (AA).
- A majority of the bank's loans are originated inside its AA.
- The bank's distribution of loans to individuals of different income levels and farms of different sizes is excellent throughout its AA.
- There were no complaints with respect to the bank's CRA performance during the evaluation period.

### Loan-to-Deposit Ratio

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

When assessing the reasonableness of the bank's LTD ratio, we considered the bank's strategic focus on smaller dollar consumer lending, as well as demand for the bank's other primary product, small farm loans. Competition for small farm loans continues to be high, as demand remains soft. The bank's main competitor for small farms loans, The Old Exchange National Bank of Okawville, is located right across the street. Additionally, higher commodity prices over the evaluation period contributed to increased deposits and lower demand negatively impacting the LTD ratio.

The bank's LTD ratio averaged 36.1 percent over the 12 quarters since the last CRA evaluation, with a low of 27.7 percent to a high of 46.3 percent. This ranks last out when compared to two other banks similar in size, geographic location, and product offerings with a combined average LTD ratio of 55.9 percent for the same period. However, FNB Okawville's quarterly average LTD ratio is comparable to their direct competitor, The Old Exchange National Bank of Okawville.

| Institution                                                   | Total Assets<br>\$(000s)<br>as of December 31, 2024 | Average Quarterly LTD Ratio |
|---------------------------------------------------------------|-----------------------------------------------------|-----------------------------|
| Nashville Savings Bank                                        | \$101,761                                           | 70.67%                      |
| The Old Exchange National Bank of Okawville                   | \$87,837                                            | 41.14%                      |
| <b>The First National Bank of Okawville</b>                   | <b>\$66,533</b>                                     | <b>36.14%</b>               |
| <i>Source: Quarterly Call Reports 01/01/2022 – 12/31/2024</i> |                                                     |                             |

## Lending in Assessment Area

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

The bank originated 67.5 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Table 1: Lending Inside and Outside of the Assessment Area                                 |                 |        |         |        |         |                                 |        |         |        | 2022-2024      |
|--------------------------------------------------------------------------------------------|-----------------|--------|---------|--------|---------|---------------------------------|--------|---------|--------|----------------|
| Loan Category                                                                              | Number of Loans |        |         |        | Total # | Dollar Amount of Loans \$(000s) |        |         |        | Total \$(000s) |
|                                                                                            | Inside          |        | Outside |        |         | Inside                          |        | Outside |        |                |
|                                                                                            | #               | %      | #       | %      |         | \$                              | %      | \$      | %      |                |
| Small Farm                                                                                 | 12              | 60.00% | 8       | 40.00% | 20      | \$2,548                         | 42.76% | \$3,411 | 57.24% | \$5,959        |
| Consumer                                                                                   | 15              | 75.00% | 5       | 25.00% | 20      | \$203                           | 80.14% | \$50    | 19.86% | \$253          |
| Total                                                                                      | 27              | 67.50% | 13      | 32.50% | 40      | \$2,751                         | 44.29% | \$3,461 | 55.71% | \$6,212        |
| Source: 01/01/2022 - 12/31/2024 Bank Data.<br>Due to rounding, totals may not equal 100.0% |                 |        |         |        |         |                                 |        |         |        |                |

## Description of Institution

FNB Okawville is an intrastate bank headquartered in Okawville, Illinois. The bank operates one full-service branch location and one automated teller machine (ATM) at the branch located in Okawville, Illinois. The bank has not opened or closed any branches since the prior performance evaluation and there have been no changes in the bank's corporate structure, including merger or acquisition activities.

FNB Okawville offers traditional bank services and loan products associated with a community bank. As of December 31, 2024, the FNBO had total assets of \$67.3 million, total deposits of \$57.2 million, and common equity tier 1 capital of \$8.2 million. Net loans and leases outstanding totaled \$25.1 million, representing 37.3 percent of total assets.

Bank management has designated northwestern Washington County in southwestern Illinois as its AA. The AA is a non-Metropolitan Statistical Area (non-MSA) comprised of a single census tract (CT) – 9502. The CT was classified as upper income during the evaluation period; there are no low-or moderate-income (LMI) CTs in the bank's AA. The AA meets the requirements of the regulation and does not arbitrarily exclude any LMI areas.

There are no legal, financial, or other factors impeding FNB Okawville's ability to help meet the credit needs of its AA. The bank's last CRA performance evaluation was on December 30, 2019. Utilizing Small Bank CRA examination procedures, the OCC concluded that the bank's performance was "Outstanding."

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation is an assessment of the bank's record of meeting the credit needs of the communities in which it operates. We evaluated FNB Okawville using the Small Bank performance criteria, which includes the Lending Test. The Lending Test evaluates the bank's record of helping to meet the credit needs of its AA through its lending activities.

The bank's AA consists of one CT located in northwest Washington County, Illinois. The AA received a full-scope review. The scope of the CRA evaluation period is January 1, 2022 through December 31, 2024. We based our conclusions regarding FNB Okawville's lending performance on the bank's primary products, determined to be consumer loans and farm loans.

To evaluate FNB Okawville's lending performance, we selected a random sample of consumer and farm loans originated during the evaluation period (20 consumer loans and 20 farm loans). After our initial sampling to analyze the bank's lending inside its AA, we only used loans originated in the AA to evaluate the other Lending Test factors.

### 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), if applicable 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

FNB Okawville's overall rating is based solely on its performance in the state of Illinois. The state of Illinois rating is derived from the bank's observed performance under the CRA Small Bank Lending Test, as well as related performance context information from the bank's Illinois non-MSA AA. With the exception of the bank's LTD ratio (based on the bank's entire lending portfolio), all weight for performance under the CRA Small Bank Lending Test was based on the bank's lending performance in relation to its primary products.

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

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, 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 Illinois<sup>1</sup>:** Outstanding.

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

The major factors that support this rating include:

- A majority of the bank's loans were inside its AA.
- The bank exhibited excellent distribution of loans to farms of different sizes and individuals of different income levels, given the product lines offered by the bank.
- FNB Okawville did not receive any CRA-related complaints during the evaluation period.

### Description of Institution's Operations in Illinois

FNB Okawville's AA is the Illinois non-MSA AA to include all of CT 9502. The CT is an upper-income CT and there are no LMI CTs in the AA. The CT includes the bank's only branch and ATM located in Okawville, IL.

#### Competition

Competition for deposits in the AA is moderate. As of June 30, 2024, the bank reported \$60.8 million in deposits in the AA, representing 100 percent of the bank's total deposits as of that date. According to Federal Deposit Insurance Corporation (FDIC) market share information, the bank ranked fifth in deposit market share in the AA with 10.7 percent. The AA has a total of eight FDIC-insured deposit taking institutions operating 13 branches. Institutions with the three highest deposit market shares include The Farmers and Merchants National Bank of Nashville with 36.2 percent, Nashville Savings Bank with 15.3 percent, and The Old Exchange National Bank of Okawville with 12.5 percent.

#### Employment Factors and Economic Conditions

The AA economy is concentrated within the agricultural and service industries. Based on 2020 U.S. Census data, the primary industries include services (27.3 percent), agriculture, forestry, and fishing (17.1 percent), and retail trade (10.7 percent). Major employers include the public school system and agricultural-related industries.

The annual unemployment rate in Washington County slightly increased from 2022 to 2023 but remained steady through 2024. The unemployment rate in Washington County is lower than the Illinois statewide rates and comparable to the national unemployment rates.

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<sup>1</sup> MMSA ratings reflect performance within the multistate metropolitan statistical area. Statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

| Annual Unemployment Rates 2022-2024                                                            |      |      |      |
|------------------------------------------------------------------------------------------------|------|------|------|
| Area                                                                                           | 2022 | 2023 | 2024 |
| Washington County                                                                              | 3.3% | 3.6% | 3.6% |
| State of Illinois                                                                              | 4.6% | 4.5% | 5.0% |
| National                                                                                       | 3.6% | 3.6% | 4.0% |
| Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted. |      |      |      |

### Demographics

The following table provides a summary of the demographics, including housing and family information, for the AA.

| Assessment Area(s) – Illinois non-MSA                                                            |      |            |                 |                              |              |            |
|--------------------------------------------------------------------------------------------------|------|------------|-----------------|------------------------------|--------------|------------|
| 2022-2024                                                                                        |      |            |                 |                              |              |            |
| Demographic Characteristics                                                                      | #    | Low % of # | Moderate % of # | Middle % of #                | Upper % of # | NA* % of # |
| Geographies (Census Tracts)                                                                      | 1    | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Population by Geography                                                                          | 3684 | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Housing Units by Geography                                                                       | 1781 | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Owner-Occupied Housing by Geography                                                              | 1255 | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Occupied Rental Units by Geography                                                               | 343  | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Vacant Units by Geography                                                                        | 183  | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Businesses by Geography                                                                          | 115  | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Farms by Geography                                                                               | 40   | 0.00       | 0.00            | 0.00                         | 100          | 0.00       |
| Family Distribution by Income Level                                                              | 1162 | 7.92       | 14.11           | 20.40                        | 57.57        | 0.00       |
| Household Distribution by Income Level                                                           | 1598 | 16.15      | 10.83           | 14.27                        | 58.76        | 0.00       |
| Unemployment rate (%)                                                                            | 5.14 | 0.00       | 0.00            | 0.00                         | 5.14         | 0.00       |
| Households Below Poverty Level (%)                                                               | 4.94 | 0.00       | 0.00            | 0.00                         | 4.94         | 0.00       |
| Median Family Income (non-MSA As - IL)                                                           |      | \$67,835   |                 | Median Housing Value         |              | \$134,600  |
| Median Family Income (non-MSA As - IL) for 2024                                                  |      | \$82,800   |                 | Median Gross Rent            |              | \$671      |
|                                                                                                  |      |            |                 | Families Below Poverty Level |              | 1.55       |
| FFIEC File - 2024 Census                                                                         |      |            |                 |                              |              |            |
| 2024 Dun & Bradstreet SBSF Demographics                                                          |      |            |                 |                              |              |            |
| Due to rounding, totals may not equal 100.0%                                                     |      |            |                 |                              |              |            |
| (*) The NA category consists of geographies that have not been assigned an income classification |      |            |                 |                              |              |            |

### Family Distribution by Income Level

According to the 2024 Census data, there were 1,162 families in the Illinois non-MSA AA. Approximately 92 (7.9 percent) of those families were low-income families, 164 (14.1 percent) were moderate-income families, 237 (20.4 percent) were middle-income families and 669 (57.6 percent) were upper-income families. The median family income was \$82,800 and the percentage of families living below the poverty level was 1.6 percent. There were 40 farms within the AA, all located in the upper-income CT.

### Community Contact

We reviewed a community contact with an organization focused on helping people start and grow small businesses within the bank's AA and surrounding counties. The contact stated the primary credit needs of the community include automobile and home lending with the biggest hurdle some borrowers face being a lack of creditworthiness and sufficient collateral, though overall the credit needs of the community are well met by financial institutions in the area.



## **Scope of Evaluation in Illinois**

We performed a full-scope evaluation of the bank's only AA. Refer to Appendix A for more information.

## **LENDING TEST**

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

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

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

The geographic distribution or lending gap analysis was not considered meaningful as the bank's AA did not include any LMI CTs during the evaluation period.

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

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

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

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The borrower distribution of small loans to farms is excellent. The percentage of small loans to farms exceeded the percentage of small farms in the AA and far exceeds aggregate percentage of all reporting lenders.

### ***Consumer Loans***

Refer to Table 14 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 borrower distribution of consumer loans to LMI borrowers is excellent. The percentage of loans to LMI borrowers far exceeded the percentage of LMI households in the AA.

## **Responses to Complaints**

The bank did not receive any CRA-related complaints during the evaluation period.

## Appendix A: Scope of Examination

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

|                                                         |                               |                                            |
|---------------------------------------------------------|-------------------------------|--------------------------------------------|
| <b>Time Period Reviewed:</b>                            | 01/01/2022 – 12/31/2024       |                                            |
| <b>Bank Products Reviewed:</b>                          | Farm loans and consumer loans |                                            |
| <b>Affiliate(s)</b>                                     | <b>Affiliate Relationship</b> | <b>Products Reviewed</b>                   |
| None                                                    | Not applicable                | Not applicable                             |
| <b>List of Assessment Areas and Type of Examination</b> |                               |                                            |
| <b>Rating and Assessment Areas</b>                      | <b>Type of Exam</b>           | <b>Other Information</b>                   |
| <b>MMSA(s)</b>                                          |                               |                                            |
| Illinois non-MSA                                        | Full-Scope                    | CT 9502 in Northwest Washington County, IL |

## Appendix B: Summary of MMSA and State Ratings

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| RATINGS: The First National Bank of Okawville |                     |
|-----------------------------------------------|---------------------|
| Overall Bank:                                 | Lending Test Rating |
| The First National Bank of Okawville          | Outstanding         |
| State:                                        | Lending Test Rating |
| 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/AA.

**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 CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/AA.

**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.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

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

**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/AA. 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 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -**  
Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 14. 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/AA.



| Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue                                                                                                                                             |                      |              |                   |                |                            |              |              |                           |              |                                   | 2022 - 2024  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------|-------------------|----------------|----------------------------|--------------|--------------|---------------------------|--------------|-----------------------------------|--------------|
| Assessment Area:                                                                                                                                                                                                             | Total Loans to Farms |              |                   |                | Farms with Revenues <= 1MM |              |              | Farms with Revenues > 1MM |              | Farms with Revenues Not Available |              |
|                                                                                                                                                                                                                              | #                    | \$           | % of Total Number | Overall Market | % Farms                    | % Bank Loans | % Aggregate  | % Farms                   | % Bank Loans | % Farms                           | % Bank Loans |
| Illinois non-MSA                                                                                                                                                                                                             | 20                   | 4,128        | 17.70             | 24             | 83.20                      | 85.00        | 45.83        | 16.80                     | 15.00        | 0                                 | 0            |
| <b>Total</b>                                                                                                                                                                                                                 | <b>20</b>            | <b>4,128</b> | <b>17.70</b>      | <b>24</b>      | <b>83.20</b>               | <b>85.00</b> | <b>45.83</b> | <b>16.80</b>              | <b>15.00</b> | <b>0</b>                          | <b>0</b>     |
| Source: FFIEC File - 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.<br>Due to rounding, totals may not equal 100.0% |                      |              |                   |                |                            |              |              |                           |              |                                   |              |

| Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower                                                   |                      |     |                   |                      |              |                           |              |                         |              |                        |              |                                | 2022 - 2024  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----|-------------------|----------------------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|--------------------------------|--------------|--|
| Assessment Area:                                                                                                                              | Total Consumer Loans |     |                   | Low-Income Borrowers |              | Moderate-Income Borrowers |              | Middle-Income Borrowers |              | Upper-Income Borrowers |              | Not Available-Income Borrowers |              |  |
|                                                                                                                                               | #                    | \$  | % of Total Number | % of Households      | % Bank Loans | % of Households           | % Bank Loans | % of Households         | % Bank Loans | % of Households        | % Bank Loans | % of Households                | % Bank Loans |  |
| Illinois non-MSA                                                                                                                              | 20                   | 238 | 11.98             | 16.31                | 50.00        | 11.24                     | 35.00        | 14.10                   | 10.00        | 58.34                  | 5.00         | 0                              | 0            |  |
| Total                                                                                                                                         | 20                   | 238 | 11.98             | 16.31                | 50.00        | 11.24                     | 35.00        | 14.10                   | 10.00        | 58.34                  | 5.00         | 0                              | 0            |  |
| Source: FFIEC File - 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, "--" data not available.<br>Due to rounding, totals may not equal 100.0% |                      |     |                   |                      |              |                           |              |                         |              |                        |              |                                |              |  |