Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

# PUBLIC DISCLOSURE

July 6, 2026

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Steeleville
Charter Number: 14437

400 West Broadway
Steeleville, IL 62288

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 Lending Test is based on First National Bank of Steeleville's (FNB, or bank) performance in the state of Illinois. The major factors that support this rating include:

- FNB's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and level of competition.
- A majority of the bank's loans were inside its assessment area (AA).
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes was excellent throughout the AA.
- There were no CRA-related complaints during the evaluation period.

## Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, FNB's LTD was reasonable. The average LTD over the 12 quarters since the last CRA evaluation was 49.7 percent. Over this period, the LTD ratio ranged from a low of 43.6 percent to a high of 57.4 percent.

To assess FNB's performance, we analyzed the LTD ratio to comparable institutions. We used a peer group of six institutions of comparable asset size, location, and lending opportunity. Over the evaluation period, the average LTD ratio for the comparable institutions was 52.6 percent. FNB ranked fourth out of seven when comparing average LTD. See table below for further detail.

| **Loan-to-Deposit Ratio** | | **2022-2024** |
|---|---|---|
| **Institution** | **Total Assets $(000s) as of December 31, 2024** | **Average Quarterly LTD Ratio** |
| Chester National Bank | $97,806 | 68.0% |
| Buena Vista National Bank | $309,770 | 66.2% |
| Murphy-Wall State Bank and Trust Company | $182,497 | 65.9% |
| **First National Bank of Steeleville** | **$258,163** | **49.7%** |
| The First National Bank of Sparta | $103,103 | 45.2% |
| First National Bank in Pinckneyville | $137,948 | 41.9% |
| Du Quoin State Bank | $131,678 | 28.5% |
| *Source: Quarterly FFIEC Call Reports 01/01/2022 – 12/31/2024* | | |

**Lending in Assessment Area**

A majority of the bank's loans were inside its AA. The bank originated and purchased 73.3 percent of its total loans inside the bank's AAs 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 $(000s)** |
| | **Inside** | | **Outside** | | | **Inside** | | **Outside** | | |
| | **#** | **%** | **#** | **%** | | **$** | **%** | **$** | **%** | |
| Home Mortgage | 13 | 65.00 | 7 | 35.00 | 20 | 1,824 | 57.16 | 1,367 | 42.84 | 3,191 |
| Small Business | 16 | 80.00 | 4 | 20.00 | 20 | 3,234 | 87.95 | 443 | 12.05 | 3,677 |
| Consumer | 15 | 75.00 | 5 | 25.00 | 20 | 284 | 77.81 | 81 | 22.19 | 365 |
| **Total** | **44** | **73.33** | **16** | **26.67** | **60** | **5,342** | **73.86** | **1,891** | **26.14** | **7,233** |
| *Source: 01/01/2022- 12/31/2024 Bank Data.*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | | | | | |

# Description of Institution

FNB is an intrastate financial institution headquartered in Steeleville, Illinois. The bank is a wholly owned subsidiary of Steeleville Bancshares Inc., also located in Steeleville. FNB operates three full-service branches that include cash withdrawal-only automated teller machines. The branches are located in Percy, Sparta, and Steeleville, which are all in Randolph County, Illinois. There were no affiliate or subsidiary activities considered in this evaluation. Since the last evaluation the bank has not opened or closed any branches and there have been no major changes in the bank's corporate structure, including merger or acquisition activities.

As of December 31, 2024, FNB had total assets of $258 million, total deposits of $201 million, and common equity tier 1 capital of $36 million or 22.7 percent of total risk-weighted assets. FNB's total loans and leases were $117 million or 45.3 percent of total assets.

FNB offers a variety of loan and deposit services. Deposit services include a variety of checking, savings, and money market products for consumer and commercial customers. The bank offers certificates of deposit, individual retirement accounts, and health savings accounts. Some loan products offered include home mortgage loans, home equity lines of credit, personal, and vehicle loans. FNB also offers agriculture loans and small business loans. The bank offers an internal Credit Building Program and participates in the United States Department of Agriculture's Rural Housing Service through secondary market, as well as in Advantage Illinois and Illinois Climate Bank loan participation programs, both for small businesses. The bank offers an internal Credit Building Program and participates in the United States Department of Agriculture's Rural Housing Service through the secondary market, as well as the Advantage Illinois and Illinois Climate Bank loan participation programs, both for small businesses. FNB offers additional services including mobile banking, remote deposit capture, wire transfers, direct deposit, and safety deposit boxes.

For CRA purposes, FNB identified one AA in the state of Illinois. The AA consists of four middle-income census tracts (CT) and one upper-income CT in eastern Randolph County and one middle-income CT in south Perry County. The AA conforms to regulatory requirement and does not arbitrarily exclude any low- and moderate-income (LMI) geographies. FNB's last CRA performance evaluation

was on May 8, 2023. Utilizing Small Bank CRA examination procedures, the OCC concluded that FNB's performance was rated "Satisfactory." There are no known legal, financial, or other factors impeding their ability to help meet the credit needs of its AA.

# Scope of the Evaluation

## Evaluation Period/Products Evaluated

The scope of this evaluation includes an assessment of FNB under the small bank performance criteria, which consists of the Lending Test. This test evaluates the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period of the Lending Test is January 1, 2022 through December 31, 2024.

Based on our review of all loans originated and purchased from January 1, 2022 to December 31, 2024, we determined the bank's primary products to be home mortgage loans, business loans, and consumer loans.

## Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were 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

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

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those 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) (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 (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

# State Rating

## State of Illinois

**CRA rating for the State of Illinois[1]:** Outstanding.

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

The major factors that support this rating include:

- FNB's LTD is reasonable given the bank's size, financial condition, and level of competition.
- A majority of the bank's loans were inside its AA.
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes was excellent throughout the AA.

## Description of Institution's Operations in Illinois

FNB has one AA located in Illinois: Illinois non-MSA.

### Illinois non-MSA

The Illinois non-MSA includes four middle-income CTs and one upper-income CT in eastern Randolph County and one middle-income CT in south Perry County. There are no LMI CTs.

Competition

FNB reported $208 million in deposits in the Illinois non-MSA, representing 100 percent of the bank's total deposits as of June 30, 2024. According to the Federal Deposit Insurance Corporation (FDIC) market share information, FNB ranked third in deposit market share in the AA with 13.8 percent. The AA has a total of 12 FDIC-insured deposit taking institutions operating 28 branches. Institutions with the highest deposit market share include Dieterich Bank with 17.1 percent and Buena Vista National Bank with 14.5 percent of the market.

Demographics

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

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

| Assessment Area - Illinois non-MSA | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 2022 - 2024 |
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| **Geographies (Census Tracts)** | 6 | 0.00 | 0.00 | 83.33 | 16.67 | 0.00 |
| **Population by Geography** | 16,674 | 0.00 | 0.00 | 84.48 | 15.52 | 0.00 |
| **Housing Units by Geography** | 8,343 | 0.00 | 0.00 | 86.90 | 13.10 | 0.00 |
| **Owner-Occupied Housing by Geography** | 5,269 | 0.00 | 0.00 | 84.29 | 15.71 | 0.00 |
| **Occupied Rental Units by Geography** | 1,854 | 0.00 | 0.00 | 91.75 | 8.25 | 0.00 |
| **Vacant Units by Geography** | 1,220 | 0.00 | 0.00 | 90.82 | 9.18 | 0.00 |
| **Businesses by Geography** | 459 | 0.00 | 0.00 | 90.63 | 9.37 | 0.00 |
| **Farms by Geography** | 63 | 0.00 | 0.00 | 71.43 | 28.57 | 0.00 |
| **Family Distribution by Income Level** | 4,845 | 19.65 | 18.51 | 21.30 | 40.54 | 0.00 |
| **Household Distribution by Income Level** | 7,123 | 21.54 | 15.22 | 18.46 | 44.78 | 0.00 |
| **Unemployment rate (%)** | 4.87 | 0.00 | 0.00 | 4.87 | 4.89 | 0.00 |
| **Households Below Poverty Level (%)** | 11.12 | 0.00 | 0.00 | 11.87 | 6.42 | 0.00 |
| **Median Family Income (Non-MSAs - IL)** | | $67,835 | | | **Median Housing Value** | $101,500 |
| **Median Family Income (Non-MSAs - IL) for 2024** | | $82,800 | | | **Median Gross Rent** | $716 |
| | | | | | **Families Below Poverty Level** | 8.63 |

FFIEC File - 2020 Census

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

According to the 2020 & 2024 Census data there were 4,845 families in the AA. Approximately 955 (19.7 percent) were low-income families, 896 (18.5 percent) were moderate-income families, 1,032 (21.3 percent) were middle-income families, and 1,962 (40.5 percent) were upper-income families. The percentage of families living under poverty level was 8.6 percent.

There were 459 businesses within the AA. Approximately 416 (90.6 percent) were in middle-income CTs and 43 (9.4 percent) were in upper-income CTs, and none were in LMI CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor Statistics Data, the unemployment rate in Perry County was relatively stable and in Randolph County the unemployment rate slightly increased each year. The unemployment rates for Perry and Randolph Counties and the state of Illinois remained elevated compared to the national average throughout the entire evaluation.

| Annual Unemployment Rates - Illinois non-MSA | | | |
|---|---|---|---|
| **Area** | **2022** | **2023** | **2024** |
| Perry County | 5.0% | 5.1% | 4.9% |
| Randolph County | 4.0% | 4.2% | 4.3% |
| 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.* | | | |

Community Contacts

We reached out to a community contact during our examination. The contact stated that the area's economic conditions are similar to those of the nation as a whole, with inflation and high gas prices negatively affecting the economy. They stated that some borrowers do not have enough collateral or creditworthiness, which prevents lending, and they believe the primary credit needs for the community include automobile and home loans.

## Scope of Evaluation in Illinois

We performed a full-scope review of the Illinois non-MSA.

# LENDING TEST

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

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in Illinois non-MSA was excellent.

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

Given that the bank's AA did not include any LMI CTs during the evaluation period, a geographic distribution or lending gap analysis would not be meaningful.

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

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

***Home Mortgage Loans***

Refer to Table 8 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgages was excellent. The proportion of the bank's home mortgages loans to low-income borrowers well exceeded the percentage of low-income families and the aggregate industry distribution of home mortgage loans to low-income borrowers. The proportion of the

bank's home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and was in line with the aggregate industry distribution of home mortgage loans to moderate-income borrowers.

***Small Loans to Businesses***

Refer to Table 10 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 borrower distribution of small loans to businesses was excellent. The proportion of the bank's loans to businesses with revenues less than $1 million exceeded the percentage of businesses and far exceeded the aggregate industry distribution of small businesses.

***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 was excellent. The proportion of the bank's loans to low-income borrowers was in line with the percentage of low-income households. The proportion of moderate-income borrowers far exceeded the percentage of moderate-income households.

**Responses to Complaints**

No CRA-related complaints have been received by the bank or the OCC since the prior CRA evaluation.

# Appendix A: Scope of Examination

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

| **Time Period Reviewed:** | 01/01/2022 to 12/31/2024 | |
|---|---|---|
| **Bank Products Reviewed:** | Home mortgage, small business, and consumer loans | |
| **Affiliate(s)** | **Affiliate Relationship** | **Products Reviewed** |
| None | Not applicable | Not applicable |
| **List of Assessment Areas and Type of Examination** | | |
| **Rating and Assessment Areas** | **Type of Exam** | **Other Information** |
| **Illinois** | | |
| Illinois non-MSA | Full-Scope | Randolph County - CT 9505, 9506, 9507, 9510, and 9511<br>Perry County - CT 303 |

# Appendix B: Summary of MMSA and State Ratings

| RATINGS: First National Bank of Steeleville | |
|---|---|
| **Overall Bank:** | **Lending Test Rating** |
| First National Bank of Steeleville | Outstanding |
| **MMSA or State:** | |
| Illinois | Outstanding |

# Appendix C: Definitions and Common Abbreviations

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

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

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

## 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 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 7.** **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table 8.** **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

**Table 9.** **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

**Table 10.** **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 13.** **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and

purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

**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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2022-2024**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total Number | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate |
| Illinois non-MSA | 20 | 2,879 | 100.00 | 663 | -- | 0.00 | -- | -- | 0.00 | -- | 84.29 | 95.00 | 96.83 | 15.71 | 5.00 | 3.17 | -- | 0.00 | -- |
| **Total** | **20** | **2,879** | **100.00** | **663** | **--** | **0.00** | **--** | **--** | **0.00** | **--** | **84.29** | **95.00** | **96.83** | **15.71** | **5.00** | **3.17** | **--** | **0.00** | **--** |

*Source: FFIEC File – 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

**Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2022-2024**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate |
| Illinois non-MSA | 20 | 2,879 | 100.00 | 663 | 19.65 | 35.00 | 15.54 | 18.51 | 20.00 | 23.98 | 21.30 | 20.00 | 24.28 | 40.54 | 25.00 | 23.53 | -- | 0.00 | 12.67 |
| **Total** | **20** | **2,879** | **100.00** | **663** | **19.65** | **35.00** | **15.54** | **18.51** | **20.00** | **23.98** | **21.30** | **20.00** | **24.28** | **40.54** | **25.00** | **23.53** | **--** | **0.00** | **12.67** |

*Source: FFIEC File – 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

**Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2022-2024**

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| Illinois non-MSA | 20 | 3,769 | 100.00 | 396 | -- | 0.00 | -- | -- | 0.00 | -- | 90.63 | 100.00 | 95.71 | 9.37 | 0.00 | 4.29 | -- | 0.00 | -- |
| **Total** | **20** | **3,769** | **100.00** | **396** | **--** | **0.00** | **--** | **--** | **0.00** | **--** | **90.63** | **100.00** | **95.71** | **9.37** | **0.00** | **4.29** | **--** | **0.00** | **--** |

*Source: FFIEC File – 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022 2023 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

**Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2022-2024**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Illinois non-MSA | 20 | 3,769 | 100.00 | 396 | 77.12 | 80.00 | 44.44 | 4.14 | 20.00 | 18.74 | 0.00 |
| **Total** | **20** | **3,769** | **100.00** | **396** | **77.12** | **80.00** | **44.44** | **4.14** | **20.00** | **18.74** | **0.00** |

*Source: FFIEC File – 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022 2023 2024 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

| Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography | | | | | | | | | | | | | 2022-2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **Total Consumer Loans** | | | **Low-Income Tracts** | | **Moderate-Income Tracts** | | **Middle-Income Tracts** | | **Upper-Income Tracts** | | **Not Available-Income Tracts** | |
| | **#** | **$** | **% of Total** | **% of Households** | **% Bank Loans** | **% of Households** | **% Bank Loans** | **% of Households** | **% Bank Loans** | **% of Households** | **% Bank Loans** | **% of Households** | **% Bank Loans** |
| Illinois non-MSA | 20 | 348 | 100.00 | -- | 0.00 | -- | 0.00 | 86.23 | 95.00 | 13.77 | 5.00 | -- | 0.00 |
| **Total** | **20** | **348** | **100.00** | **--** | **0.00** | **--** | **0.00** | **86.23** | **95.00** | **13.77** | **5.00** | **--** | **0.00** |
| *Source: FFIEC File – 2020 Census; 01/01/2024 – 12/31/2024 Bank Data.* | | | | | | | | | | | | | |
| *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 | 348 | 100.00 | 21.54 | 20.00 | 15.22 | 30.00 | 18.46 | 20.00 | 44.78 | 30.00 | -- | 0.00 |
| **Total** | **20** | **348** | **100.00** | **21.54** | **20.00** | **15.22** | **30.00** | **18.46** | **20.00** | **44.78** | **30.00** | **--** | **0.00** |
| *Source: FFIEC File – 2020 Census; 01/01/2024 – 12/31/2024 Bank Data.* | | | | | | | | | | | | | |
| *Due to rounding, totals may not equal 100.0%* | | | | | | | | | | | | | |