



PUBLIC DISCLOSURE

December 20, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Grand Ridge National Bank
Charter Number 6684

105 West Main Street
Grand Ridge, Illinois 61325

Office of the Comptroller of the Currency
Downers Grove Field Office
2001 Butterfield Road, Suite 400
Downers Grove, Illinois 60515

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the satisfactory performance for the state of Illinois.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- The bank originates a majority of its loans within its assessment areas (AAs).

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

The quarterly average LTD ratio was 96.25 percent for the ten-quarter period from July 1, 2018, to December 31, 2020, with a low LTD ratio of 93.04 percent and a high LTD ratio of 98.00 percent.

Grand Ridge National Bank (GRNB or bank) ranked fourth of twenty-eight similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions ranged in asset size from \$150 million to \$450 million and reported quarterly average LTD ratios from 33.07 percent to 103.87 percent.

Lending in Assessment Area

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

The bank originated and purchased 67.7 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.

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		
	#	%	#	%		\$	%	\$	%	
Business Loans	42	67.7	20	32.3	62	11,599	81.2	2,682	18.8	14,281
Agriculture Loans	21	67.7	10	32.3	31	1,133	41.0	1,630	59.0	2,763
Total	63	67.7	30	32.3	93	12,732	74.7	4,312	25.3	17,044

Source: Loan sample data from 01/01/2018 to 12/31/2020

Due to rounding, totals may not equal 100.0

Description of Institution

GRNB is an intrastate financial institution headquartered in Grand Ridge, Illinois, located in central LaSalle County. The bank reported \$304 million in total assets at September 30, 2021. GRNB is wholly owned by Premier Commerce Bancorp, Inc. (PCBI), a one-bank holding company headquartered in Wheaton, Illinois in DuPage County. PCBI does not negatively impact the bank's ability to meet the credit needs of the community.

GRNB has two AAs that are served by two locations. The Wheaton office serves the Wheaton Metropolitan Statistical Area (MSA) AA, which encompasses DuPage and Cook counties, and offers drive-up banking facilities, a deposit-taking ATM, and is a full-service branch. The Grand Ridge location is a full-service branch serving the Grand Ridge Non-MSA AA, comprised of the rural CTs in central LaSalle County. The bank did not open or close any facilities since the previous CRA evaluation.

The bank sources a majority of its deposits, 85.8 percent, from the Wheaton MSA AA, as of June 30, 2021.

The bank's business strategy is to primarily serve local, small and medium-size businesses, professionals, and other individuals. GRNB is primarily a commercial lender and offers a full range of deposit and loan products and services. The bank offers lending products to agricultural and business customers at each branch location. The Wheaton location primarily focuses on business lending, while the Grand Ridge location primarily focuses on agricultural lending. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in the bank's assessment areas. The bank's previous Small Bank CRA rating was "Satisfactory" as detailed in the October 22, 2018, Performance Evaluation.

GRNB held 78.7 percent of net loans and leases to total assets and had a tier 1 leverage capital ratio of eleven percent at September 30, 2021. Commercial lending represented the largest loan portfolio at \$220 million, followed by residential real estate lending at \$21 million, agricultural lending at \$1 million, and consumer lending at \$7 thousand at September 30, 2021. It should be noted the majority of residential loans are commercial purpose loans with collateral secured by residential real estate.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covers the period from the date of the previous CRA PE of October 22, 2018, to December 20, 2021. We evaluated GRNB under the Small Bank evaluation procedures, which is comprised of a Lending Test.

The Lending Test evaluated loans originated or purchased between January 1, 2018, and December 31, 2020, and were compared to the 2015 American Community Survey Census Data.

GRNB's primary lending products were determined to be business and agriculture lending. Due to the geographic characteristics of the AAs, the primary product for the Wheaton MSA AA was business lending, and the primary product for the Grand Ridge Non-MSA AA was agricultural lending.

GRNB is not required to maintain CRA loan application register data on business and farm lending outside of individual credit files given the bank's asset size. Therefore, we utilized random sampling to obtain data for business and agricultural loans. We obtained the gross revenues of business and agricultural borrowers and geocoded each loan sampled.

Selection of Areas for Full-Scope Review

We performed a full-scope review for both AAs. The bank's delineated Wheaton MSA AA consists of 1,535 contiguous CTs forming Cook County (1,319) and DuPage County (216) in Illinois. The Wheaton MSA AA is made up of 253 low-income CTs, 391 moderate-income CTs, 397 middle-income CTs, 481 upper-income CTs, and 13 non-designated CTs. The Wheaton MSA AA is part of the larger Chicago Metropolitan Division (MD) and Chicago-Naperville-Arlington Heights, Illinois MSA. The Grand Ridge Non-MSA AA consists of five contiguous CTs in LaSalle County in Illinois. The Grand Ridge Non-MSA AA is comprised of two middle-income CTs and three upper-income CTs and is not part of a larger MD or MSA.

Given the bank's size, operational strategy, and office location, the delineated AA meets the requirement of the CRA. The CTs are contiguous and do not arbitrarily exclude any low- or moderate-income CTs and does not reflect any discrimination. Because there are no low- or moderate-income census tracts in the Grand Ridge AA, when developing conclusions, we gave greater weight to the borrower distribution and distribution of loans among farms of different revenues.

Ratings

The bank's overall rating is a blend of the AA ratings. The Wheaton MSA rating area received a greater weighting as a majority of the bank's lending and deposit activity is within the Wheaton MSA AA.

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 (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 Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects reasonable performance.
- The geographic distribution of loans reflects excellent performance.

Description of Institution's Operations in Illinois

GRNB's lending strategy in Illinois is primarily focused on business lending. However, given the geographic characteristics of the AAs, the primary product for the Wheaton MSA AA is business lending, and the primary product for the Grand Ridge Non-MSA AA is agricultural lending. GRNB serves its customers with two branches which both provide services on Saturdays. The Wheaton branch offers drive-thru services and an ATM. Refer to appendix A, Scope of Examination, for a list of geographies comprising the AAs.

The Wheaton MSA AA economy is largely driven by Chicago, Illinois. The economy is inclusive of a wide majority of employment sectors within the greater Chicago area. Major employment sectors of the Grand Ridge Non-MSA AA include agriculture, health care, energy, manufacturing, and education.

The annual unemployment rate in the State of Illinois was declining in 2019 but in 2020 was increasing due to the Covid-19 pandemic. The annualized unemployment rates were 4.4 percent in 2018, 4.0 percent in 2019, and 9.5 percent in 2020. Cook and DuPage Counties were comparable or lower than the State of Illinois in 2018 and 2019, while LaSalle County compared unfavorably. Unemployment rates were higher during 2020 due to the Covid-19 pandemic, with Cook County experiencing the highest in the AA with 11.1 percent for 2020. DuPage and LaSalle County levels were elevated but comparable or lower than the State of Illinois for 2020.

Competition for loans and deposits is high among financial institutions in the AAs due to the number and variety of financial institutions within and accessible to the AA. The main competitors in the Wheaton MSA AA include national banks, state banks, federal thrifts, credit unions, and non-bank financial institutions located throughout the Chicagoland area. GRNB held a less than one percent deposit market share in DuPage and Cook Counties as of June 30, 2021. The top three FDIC insured financial institutions in the AA held a 43.6 percent deposit market share.

The main competitors in the Grand Ridge Non-MSA AA include national banks, state banks, federal thrifts, farm credit institutions, credit unions, and non-bank financial institutions located in the larger towns of Ottawa, Streator, LaSalle, and Peru, Illinois. GRNB held a 1.1 percent deposit market share in

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.

LaSalle County as of June 30, 2021. The top three FDIC insured financial institutions in the AA held 41.5 percent of deposit market share.

A community contact from the Wheaton MSA AA stated small business funding is the greatest credit need of the communities in the AA. The community contact from the Grand Ridge Non-MSA AA also noted loans to small businesses were the greatest credit need of the AA.

Wheaton MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wheaton MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,535	16.5	25.5	25.9	31.3	0.8
Population by Geography	6,166,805	12.3	26.1	28.7	32.6	0.3
Housing Units by Geography	2,533,565	12.4	24.6	28.2	34.4	0.4
Owner-Occupied Units by Geography	1,355,993	5.6	20.4	32.4	41.4	0.2
Occupied Rental Units by Geography	925,049	18.8	29.7	23.9	26.9	0.8
Vacant Units by Geography	252,523	25.4	28.6	21.2	24.2	0.6
Businesses by Geography	437,738	5.6	16.9	27.2	49.7	0.6
Farms by Geography	4,853	4.5	17.5	32.1	45.8	0.1
Family Distribution by Income Level	1,424,403	25.6	16.5	17.9	40.0	0.0
Household Distribution by Income Level	2,281,042	27.3	15.5	16.7	40.5	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$252,409
			Median Gross Rent			\$1,048
			Families Below Poverty Level			11.9%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Grand Ridge Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Grand Ridge Non-MSA AA						
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	21,155	0.0	0.0	44.9	55.1	0.0
Housing Units by Geography	9,374	0.0	0.0	43.3	56.7	0.0
Owner-Occupied Units by Geography	6,439	0.0	0.0	43.3	56.7	0.0
Occupied Rental Units by Geography	1,860	0.0	0.0	43.7	56.3	0.0
Vacant Units by Geography	1,075	0.0	0.0	42.8	57.2	0.0

Businesses by Geography	1,220	0.0	0.0	41.7	58.3	0.0
Farms by Geography	158	0.0	0.0	53.8	46.2	0.0
Family Distribution by Income Level	5,783	16.4	12.9	18.8	51.8	0.0
Household Distribution by Income Level	8,299	17.7	13.9	16.9	51.5	0.0
Median Family Income Non-MSAs - IL	\$59,323	Median Housing Value				\$140,320
		Median Gross Rent				\$750
		Families Below Poverty Level				8.5%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Illinois

Both the Wheaton MSA and Grand Ridge Non-MSA AAs received a full-scope review. The Wheaton MSA rating area received a greater weighting as a majority of the bank's loan and deposit activity is within the Wheaton MSA AA.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Wheaton MSA and Grand Ridge Non-MSA AAs is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the State.

Small Loans to Businesses

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

The distribution of business loans reflects excellent dispersion within the Wheaton MSA AA. The proportion of lending in low- and moderate-income CTs exceeded the percentage of businesses in the low- and moderate-income CTs. The lending performance was significantly higher than the aggregate distribution of loans in the low-income CTs and slightly higher than the aggregate distribution of loans in the moderate-income CTs.

Business lending is not a primary product in the Grand Ridge Non-MSA AA.

Small Loans to Farms

We did not perform a geographic distribution of loans in the Grand Ridge Non-MSA AA at this evaluation. Since all geographies are middle- and upper-income, the analysis would not be meaningful.

Farm lending is not a primary product in the Wheaton MSA AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to 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 business loans reflects reasonable penetration to businesses of different sizes within the Wheaton MSA AA. The proportion of lending to small businesses was less than the percentage of small businesses in the AA. The lending performance was comparable to the aggregate distribution of loans to small businesses in the AA. This is reasonable given the high level of competition in this AA.

Business lending is not a primary product in the Grand Ridge Non-MSA AA.

Small Loans to Farms

Refer to Table T 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 distribution of farm loans reflects reasonable penetration to farms of different sizes within the Grand Ridge Non-MSA AA. The proportion of lending to small farms was comparable to the percentage of small farms in the AA. The lending performance was significantly stronger than the aggregate distribution of loans to small farms in the AA.

Farm lending is not a primary product in the Wheaton MSA AA.

Responses to Complaints

GRNB 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

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:	Lending Test 01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Small business and small farm loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Wheaton MSA AA – MSA 16984 Chicago-Naperville-Arlington Heights, Illinois	Full-Scope	All CTs in Cook and DuPage Counties
Grand Ridge Non-MSA AA	Full-Scope	LaSalle County CTs 9622, 9635, 9637, 9640, 9641

Appendix B: Summary of MMSA and State Ratings

RATINGS for Grand Ridge National Bank	
Overall Bank:	Lending Test Rating
GRNB	Satisfactory
MMSA or State:	
Illinois	Satisfactory

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/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

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 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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - 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 compared 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 assessment area.
- 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. 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 thousand) 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2018-20**

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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Wheaton MSA AA	42	11,599	100	177,077	5.6	9.5	4.6	16.9	19.1	18.0	27.2	33.3	29.9	49.7	38.1	47.2	0.6	0.0	0.3
Total	42	11,599	100	177,077	5.6	9.5	4.6	16.9	19.1	18.0	27.2	33.3	29.9	49.7	38.1	47.2	0.6	0.0	0.3

Source: 2020 D&B Data; Loan Sample data from 01/01/2018 - 12/31/2020; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2018-20**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Wheaton MSA AA	42	11,599	100	177,077	83.7	47.6	48.2	6.8	45.2	9.5	7.1
Total	42	11,599	100	177,077	83.7	47.6	48.2	6.8	45.2	9.5	7.1

Source: 2019 D&B Data; Loan Sample data from 01/01/2018 - 12/31/2020; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018-20
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Grand Ridge Non-MSA AA	21	1,133	100	116	97.5	90.5	66.4	1.9	9.5	0.6	0.0
Total	21	1,133	100	116	97.5	90.5	61.3	1.9	9.5	0.6	0.0
<i>Source: 2019 D&B Data; Loan Sample data from 01/01/2018 - 12/31/2020; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											