



PUBLIC DISCLOSURE

February 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Arenzville
Charter Number 9183

110 South Charles Street
Arenzville, Illinois 62611

Office of the Comptroller of the Currency

211 Fulton Street
Suite 604
Peoria, Illinois 61602

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

Table of Contents

Overall CRA Rating.....	1
Description of Institution	1
Scope of the Evaluation	2
Discriminatory or Other Illegal Credit Practices Review	4
State Rating.....	5
State of Illinois.....	5
Appendix A: Scope of Examination	A-1
Appendix B: Summary of State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

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 rating for the State of Illinois.
- The borrower distribution reflects excellent distribution.
- The geographic distribution reflects poor distribution.
- The bank originates a substantial majority of its loans within its assessment area (AA).
- The loan-to-deposit (LTD) ratio is reasonable.

Loan-to-Deposit Ratio

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

The quarterly average LTD ratio was 72.5 percent for the 17-quarter period from September 30, 2018, to December 31, 2022, with a low LTD of 55.8 percent and a high LTD ratio of 86.2 percent.

The First National Bank of Arenzville (FNB or bank) ranked fourth out of six similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$63.9 million to \$249.3 million and reported quarterly average LTD ratios from 54.0 percent to 83.7 percent.

Lending in Assessment Area

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

The bank originated and purchased 88.9 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.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	28	93.3	2	6.7	30	8,631	76.1	2,715	23.9	11,346
Small Business	28	84.8	5	15.2	33	3,192	84.8	571	15.2	3,763
Total	56	88.9	7	11.1	63	11,823	78.3	3,286	21.7	15,109

Source: Home mortgage and business loans originated or purchased from January 1, 2020, to December 31, 2022.

Description of Institution

FNB is an intrastate financial institution headquartered in Arenzville, Illinois with total assets of \$129.2 million, at December 31, 2022. The bank is wholly owned by Arenzville Bancorp, Inc., a one-bank

holding company headquartered in Arenzville, Illinois, with assets of \$129.2 million. Arenzville Bancorp, Inc does not negatively impact the bank's ability to meet the credit needs of the community. There has been no merger or acquisition activity during the evaluation period.

The CRA evaluation has one rating area for FNB's legal AA. The Illinois rating area has one contiguous AA composed of non-metropolitan (Non-MSA) areas consisting of Cass and Morgan counties. The Non-MSA includes three branches with drive-thru and automated teller machine (ATM) services, as well as banking services available on Saturdays. There have been no branch closures or openings during the evaluation period. The bank sources its deposits from the Non-MSA.

FNB's strategy is to provide financial products and services to meet the needs of the customers in the communities they serve. The bank offers agricultural, business, residential, and consumer purpose loans. The bank originates residential loans for sale into the secondary market. Business purpose loans are primarily originated from the Jacksonville, Illinois branch.

The primary lending products are home and business loans, based on number and dollar volume. FNB originated or purchased over 940 loans totaling \$72.4 million between January 1, 2020, and December 31, 2021, per bank data. Home and business loans represented 27.1 percent and 18.6 percent of originations and purchases, by number, and 40.7 percent and 28.2 percent, by dollar volume, respectively. Agricultural and commercial represent the largest loan portfolios at 33.7 percent and 33.5 percent, respectively followed by residential at 25.3 percent, and consumer at 7.5 percent, at December 31, 2022.

FNB reported a net loans and leases to total assets ratio of 68.7 percent and tier 1 leverage capital ratio of 8.0 percent, at December 31, 2022.

The previous CRA rating, which the OCC determined using the Small Bank evaluation procedures, was Satisfactory, as detailed in the PE dated December 3, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covers the period from the date of the previous CRA PE of December 3, 2018, to February 13, 2023. We evaluated FNB under the Small Bank evaluation procedures, which includes a Lending Test.

The Lending Test evaluated loans originated or purchased between January 1, 2020, and December 31, 2021, and were compared to the 2015 American Community Survey Census Data. The 2022 calendar year is not included as the analysis would not be meaningful without 2022 peer aggregate lending data.

The primary loan products for the evaluation are home and business loans. Together these two product types represent 45.7 percent, by number, and 68.8 percent, by dollar volume, of originations and purchases between January 1, 2020, and December 31, 2021. Lending performance is based on a sample of home and business loans originated or purchased, not the full population of data, and is considered in context.

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is based on the Illinois rating area.

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

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution reflects excellent distribution.
- The geographic distribution reflects poor distribution.

Description of Institution's Operations in Illinois

FNB's strategy in Illinois is to provide financial products and services to meet the needs of the customers in the communities they serve. The bank offers agricultural, business, residential, and consumer purpose loans.

The Illinois rating area has one legal AA. The Non-MSA is served with three branches with drive-thru and ATM services at each location, as well as banking services available on Saturdays. FNB has branches in Arenzville, Jacksonville, and South Jacksonville. Refer to Appendix A, Scope of Examination, for a list of geographies comprising the AA.

Competition for loans and deposits is moderate. FNB competes with national banks, state banks, credit unions, and non-bank financial institutions located through the AA and surrounding counties.

FNB held the sixth highest deposit market share position at 7.5 percent among 16 FDIC insured financial institutions competing for \$1.6 billion in deposits from the counties comprising the Non-MSA as of June 30, 2022. The top five institutions held a deposit market share of 57.4 percent. The bank sources its deposits from the Non-MSA.

Major employment sectors include health care, retail services, and education.

The annual unemployment rates in the counties comprising the Non-MSA had been low and on a downward trend until the Covid-19 pandemic, which resulted in high rates of unemployment in 2020. Cass County unemployment, annualized, was 6.8 percent in 2020 and declined to 4.9 percent in 2021. Morgan County unemployment, annualized, was 7.0 percent in 2020 and declined to 5.0 percent in 2021. Both counties compared favorably to the Illinois unemployment rate of 9.2 percent in 2020 and 6.1 percent in 2021. High unemployment rates during the Covid-19 pandemic may have limited lending opportunities.

The AA consists of 15 census tracts (CTs), three moderate-income CTs and zero low-income CTs. One moderate-income geography is located in Beardstown, Illinois while two are located in Jacksonville, Illinois. The moderate-income geographies had a poverty rate of 19.0 percent compared to 9.3 percent at

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.

the AA level in 2021. A moderate-income geography on the east side of Jacksonville had a poverty rate of 25.3 percent. Additionally, a middle-income geography on the south side of Jacksonville had a poverty rate of 33.5 percent and a middle-income geography encompassing the east side of Beardstown had a poverty rate of 21.4 percent. The high rates of poverty in the moderate-income geographies and some middle-income geographies may have limited opportunities for lending.

We reviewed one community contact interview performed in January 2023, with a representative of an organization in Morgan County that advocates for small businesses. The contact noted the area's unemployment rate has improved since the Covid-19 pandemic and there is now a labor shortage, and many businesses are now offering wages above the minimum wage. The contact noted the area's housing stock continues to deteriorate. The area generally lacks new housing, suffers from abandoned and vacant properties, rental properties of acceptable quality is becoming harder to find, and some small towns have outgrown their housing stock that one large employer of a meat processing facility has started building housing for its employees. The contact had favorable comments regarding FNB, noting them to be involved in the community.

Non-MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.0	20.0	46.7	33.3	0.0
Population by Geography	48,383	0.0	17.4	46.3	36.3	0.0
Housing Units by Geography	21,248	0.0	18.3	44.1	37.6	0.0
Owner-Occupied Units by Geography	13,364	0.0	13.9	42.7	43.4	0.0
Occupied Rental Units by Geography	5,661	0.0	27.1	46.1	26.9	0.0
Vacant Units by Geography	2,223	0.0	22.6	47.2	30.2	0.0
Businesses by Geography	2,801	0.0	19.2	45.6	35.2	0.0
Farms by Geography	299	0.0	7.4	50.2	42.5	0.0
Family Distribution by Income Level	12,403	20.8	17.7	19.7	41.9	0.0
Household Distribution by Income Level	19,025	22.3	17.4	17.5	42.8	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$93,882
			Median Gross Rent			\$605
			Families Below Poverty Level			9.3%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(* The NA category consists of geographies that have not been assigned an income classification.*

Scope of Evaluation in Illinois

The one AA, Non-MSA, received a full-scope review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Non-MSA is reasonable.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table O in the State of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans reflects very poor distribution.

The proportion of lending in moderate-income geographies was substantially less than both percent of owner-occupied housing units and the aggregate distribution. There were no low-income geographies.

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 poor distribution.

The proportion of lending in moderate-income geographies was less than both the percent of businesses and the aggregate distribution. There were no low-income geographies.

Lending Gap Analysis

We performed a lending gap analysis that included a review of sampled loans compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P 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 distribution of home loans reflects excellent distribution.

The proportion of lending to low-income families was less than the percent of low-income families but near to the aggregate distribution. The proportion of lending to moderate-income families exceeded both the percentage of moderate-income families and the aggregate distribution.

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 excellent distribution.

The proportion of lending to small businesses exceeded both the percent of small businesses and the aggregate distribution.

Responses to Complaints

FNB did not receive any complaints about its performance in helping to meet the credit needs of its AA 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:	01/01/2020 – 12/31/2022	
Bank Products Reviewed:	Home mortgage, small business	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States		
Illinois		
- Non-MSA	Full-Scope	Cass and Morgan counties

Appendix B: Summary of State Ratings

RATINGS For The First National Bank of Arenzville	
Overall Bank:	Lending Test Rating
The First National Bank of Arenzville	Satisfactory
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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- 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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	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			
Non-MSA	28	3,733	100	1,192	0.0	0.0	0.0	13.9	0.0	17.6	42.7	53.6	39.0	43.4	46.4	43.4	0.0	0.0	0.0			
Total	28	3,733	100	1,192	0.0	0.0	0.0	13.9	0.0	17.6	42.7	53.6	39.0	43.4	46.4	43.4	0.0	0.0	0.0			

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2020-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
Non-MSA	28	3,733	100	1,192	20.8	7.1	9.6	17.7	25.0	22.1	19.7	7.1	20.0	41.9	60.7	29.4	0.0	0.0	18.9			
Total	28	3,733	100	1,192	20.8	7.1	9.6	17.7	25.0	22.1	19.7	7.1	20.0	41.9	60.7	29.4	0.0	0.0	18.9			

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
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	
Non-MSA	28	1,766	100	406	0.0	0.0	0.0	19.2	10.7	18.5	45.6	46.4	34.5	35.2	42.9	47.0	0.0	0.0	0.0	
Total	28	1,766	100	406	0.0	0.0	0.0	19.2	10.7	18.5	45.6	46.4	34.5	35.2	42.9	47.0	0.0	0.0	0.0	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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												2020-21	
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		
Non-MSA	28	1,766	100	406	78.5	92.9	49.5	5.0	7.1	16.5	0.0		
Total	28	1,766	100	406	78.5	92.9	49.5	5.0	7.1	16.5	0.0		

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%