



PUBLIC DISCLOSURE

November 08, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Mid Bank & Trust, National Association

Charter Number 10045

1515 Charleston Avenue
Mattoon, IL 61938

Office of the Comptroller of the Currency

2001 Butterfield Road
Suite 400
Downers Grove, IL 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.

Table of Contents

OVERALL CRA RATING	1
DESCRIPTION OF INSTITUTION	2
SCOPE OF THE EVALUATION.....	3
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	4
MULTISTATE METROPOLITAN STATISTICAL AREA RATING	5
ST. LOUIS MMSA.....	5
STATE RATING.....	14
STATE OF ILLINOIS.....	14
APPENDIX A: SCOPE OF EXAMINATION.....	1
APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS	1
APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS.....	1
APPENDIX D: TABLES OF PERFORMANCE DATA.....	1

Overall CRA Rating

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

The following table indicates the performance level of First Mid Bank & Trust, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	First Mid Bank & Trust, NA		
	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory			X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

** The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on our assessment of performance within the St. Louis MMSA and the state of Illinois rating areas. The state of Illinois received more weight when arriving at the overall rating, as this area has the greatest amount of loans and deposits. The Lending Test in the St. Louis MMSA is rated High Satisfactory and the Lending Test in the state of Illinois is rated Outstanding.
- The Investment Test rating is based on our assessment of performance within the St. Louis MMSA and the state of Illinois rating areas. As described under the first bullet point, the state of Illinois received more weight than the St. Louis MMSA. The Investment Test in the St. Louis MMSA and the state of Illinois is rated Low Satisfactory.
- The Service Test rating is based on our assessment of performance within the St. Louis MMSA and the state of Illinois rating areas. As described under the first bullet point, the state of Illinois received more weight than the St. Louis MMSA. The Service Test in the St. Louis MMSA is rated Low Satisfactory and the Service Test in the state of Illinois is rated High Satisfactory.

Lending in Assessment Area

A substantial majority of the bank’s loans are in its assessment areas (AA).

The bank originated and purchased 87.9 percent of its total loans by number and 85.7 percent by dollar volume inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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	3,253	90.3	351	9.7	3,604	560,742	86.8	85,553	13.2	646,295
Small Business	4,751	86.5	739	13.5	5,490	639,533	84.5	117,468	15.5	757,001
Small Farm	2,051	87.4	295	12.6	2,346	248,000	86.6	38,361	13.4	286,361
Total	10,055	87.9	1,385	12.1	11,440	1,448,275	85.7	241,382	14.3	1,689,657

Description of Institution

First Mid Bank & Trust, N.A. (First Mid or bank) is a \$4.7 billion, as of December 31, 2020, interstate financial institution headquartered in Mattoon, IL. The bank is a wholly owned subsidiary of First Mid Bancshares, Inc. (FMB), a one-bank holding company. FMB's stock is traded on the NASDAQ stock market under the symbol "FMBH". The holding company also owns First Mid Wealth Management Company, First Mid Insurance Group, Inc.; and three statutory business trusts. In addition, FMB established the First Mid Charitable Trust in 1994, which provides charitable grants to a variety of organizations, including community development organizations. We incorporated the charitable trust activities into the Community Development Test.

On July 11, 2018, the bank changed its name from First Mid-Illinois Bank and Trust, National Association to First Mid Bank and Trust, National Association, to better reflect its multi-state footprint. First Mid is a full-service banking institution that operates 61 banking offices in 22 counties in Illinois, and one branch in Clayton, Missouri (MO), as of December 31, 2020. The bank also operates 75 automated teller machines (ATMs), 31 of which are deposit-taking ATMs. The bank has an additional 16 ATMs that are owned by a third party but are branded for First Mid and free for customers to use. The bank also operates two loan production offices, primarily focused on commercial lending. One office is located in Bourbonnais, IL and one in Indianapolis, IN. In addition to its branch and ATM network, First Mid's delivery channels include Internet banking, mobile banking, telephone banking, and bank by mail. First Mid offers conventional deposit and loan products. Trust services are now provided by the newly created affiliate, First Mid Wealth Management Company, and were previously provided by the bank.

First Mid continues to expand into new markets through acquisitions. In August 2018, the bank completed the merger of First Bank & Trust IL, Paris, IL, adding approximately \$485 million in assets. In April of 2019, the bank completed the merger of Soy Capital Bank and Trust, Decatur, IL increasing the bank's assets by approximately \$415 million. The bank purchased \$183 million in business loans from Stifel Bank in St. Louis, MO, and \$49 million in deposit accounts. The bank finalized plans in 2020 to acquire Providence Bank, which was completed in 2021.

First Mid has designated 13 AAs, including three AAs covering a portion of the St Louis MO-IL MSA, and ten in Illinois. The Illinois AAs cover four Non-MSA AAs, a portion of the Bloomington MSA, a portion of the Champaign MSA, the Carbondale-Marion MSA, the Decatur MSA, the Kankakee MSA, and the Peoria MSA. For this analysis we combined the non-MSA portions of IL into one AA and the IL and MO portions of the St. Louis MMSA into one AA, resulting in 8 AAs.

As of December 31, 2020, the bank's loan portfolio totaled \$3.1 billion, or 68.5 percent of total assets. Tier 1 capital was \$409.5 million. The bank remains concentrated in residential real estate, farmland, and commercial lending. The following table represents the loan portfolio mix:

Loan Portfolio Summary by Loan Product		
Loan Category	% of Outstanding Dollars	% of Tier 1 Capital + ALLL
Real Estate	66.65%	424.1%
1-4 Family Residential	10.35%	65.2%
Agricultural	3.79%	20.32%
Commercial and Industrial	23.27%	142.7%
Consumer loans	2.35%	13.96%

Source: December 31, 2020 Uniform Bank Performance Report (UBPR)

First Mid's mission statement is to fulfill the financial needs of its communities with exceptional personal service, professionalism, and integrity, and deliver meaningful value and results for customers and shareholders. There are no known impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and neighborhoods. First Mid received a Satisfactory CRA Rating at its last performance evaluation dated November 13, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

First Mid was evaluated using Large Bank procedures to assess the bank's record of meeting the credit needs of its community. Large Bank procedures include a lending test, investment test, and service test.

For the lending test, we evaluated home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses and farms reported under CRA. The evaluation period for the lending test is January 1, 2018 through December 31, 2020. We used demographic information from the 2010 U.S. Census and updated information, as applicable, from the 2015 American Community Survey (ACS) in the analysis. We also used 2020 Dunn and Bradstreet demographic information for business and farm analyses. The bank's lending performance was compared to 2020 peer mortgage data reported under HMDA and 2019 peer small business data reported under CRA. At the time of this report 2020 peer small business data was not available.

The evaluation period for CD loans, the investment test, and the service test is also January 1, 2018 through December 31, 2020. This represents the time from the last CRA evaluation to the end of this evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

Refer to the "Scope" section under each State Rating section 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 St. Louis MMSA rating and Illinois state rating. The Illinois rating area is weighted more heavily than the St. Louis MMSA. The state of Illinois accounts for 81.4 percent of deposits and 78.5 percent of loans. The MMSA 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 and the primary products reviewed for each area.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area 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.

Multistate Metropolitan Statistical Area Rating

St. Louis MMSA

CRA rating for the St. Louis MMSA¹: This institution is rated Satisfactory.

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Excellent responsiveness to credit needs in its AAs, considering the number and amount of home mortgage loans, small business loans, and small farm loans in its AA;
- A good borrower distribution of loans;
- A relatively high level of CD loans;
- An adequate level of qualified CD investments and grants;
- A reasonably accessible service delivery system; and,
- An adequate level of CD services.

Description of Institution's Operations in the St. Louis MMSA

The St Louis MMSA AA includes a portion of the St Louis MO-IL MSA, MSA 41180, covering Madison, St Clair, Bond, and a portion of Clinton Counties in Illinois and the City of St Louis and a portion of St Louis County in Missouri.

The bank operates eight branches in the MMSA, seven in Illinois and one in Missouri. Branches in the MMSA represent 12.9 percent of total branches. The bank also has seven deposit-taking ATMs within the MMSA, representing 22.6 percent of its deposit-taking ATM network. Six of the deposit-taking ATMs are located in Illinois and one in Missouri. Based on the June 30, 2020 FDIC Deposit Market Share report, deposits inside the MMSA totaled \$638.8 million, this represents 18.6 percent of the bank's deposits. Based on loan originations bank-wide, 32.7 percent of home mortgage loans, 20.3 percent of small business loans, and 9.6 percent of small farm loans were originated in this AA. All three loan products are considered primary products in the AA.

The composition of this AA changed in 2020 with the renovation of the Clayton, MO branch to offer expanded services, following the acquisition of additional loans and deposits from Stifel Bank. The bank also added a branch in a moderate-income tract in Alton, IL. Demographic information for the AA is illustrated in the tables and data below.

¹ *[This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.]*

Table A – Demographic Information of the Assessment Area						
Assessment Area: St Louis IL-MO MMSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	401	19.5	24.7	31.7	23.4	0.7
Population by Geography	1,708,713	13.9	23.8	35.2	26.7	0.4
Housing Units by Geography	793,183	15.4	24.5	35.0	24.7	0.4
Owner-Occupied Units by Geography	442,002	8.4	21.5	39.0	31.0	0.2
Occupied Rental Units by Geography	254,758	21.5	28.3	32.1	17.4	0.7
Vacant Units by Geography	96,423	31.4	28.5	24.5	15.3	0.4
Businesses by Geography	125,278	9.0	21.1	32.2	36.3	1.4
Farms by Geography	3,010	4.5	15.3	44.2	35.3	0.7
Family Distribution by Income Level	422,155	25.5	17.6	19.0	37.8	0.0
Household Distribution by Income Level	696,760	27.9	16.9	17.0	38.3	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$152,219
			Median Gross Rent			\$819
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS and 2020 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>						

Housing Characteristics

According to 2015 US Census data and 2020 D&B data, 55.7 percent of the total housing units in the AA were owner-occupied, 32.12 percent were rental occupied units, with the remaining 12.2 percent vacant. A total of 15.4 percent of all housing units were in low-income census tract (CTs), with 8.4 percent being owner-occupied units, 21.5 percent occupied rentals, and 31.4 percent vacant. A total of 24.5 percent of all housing units were in moderate-income CTs, with 21.5 percent being owner-occupied units, 28.3 percent occupied rentals, and 28.5 percent vacant.

Employment

Total employment decreased 5.5 percent to 1.3 million between 2019 and 2020, below 2018 year-end totals. However, this was due in part to the effects of the COVID-19 pandemic. According to the Bureau of Labor Statistics, the unemployment rate doubled between 2018 and 2020 to 6.8 percent. Moody's rated employment volatility below-average; however, 12.0 percent of families in the MMSA remain below the poverty level. Approximately 4.5 percent or 59,800 jobs in the region are classified as high-tech jobs. Based on 2015 census data, 74.4 percent of households receive a wage or salary, 29.7 percent collect social security, and 19.4 percent collect retirement.

Housing Affordability

Housing is moderately affordable in the MMSA based on income and housing costs reported. Median gross rent was reported by 2015 US Census data at \$819 per month or 13.9 percent of the median family income. Median

house prices were reported at \$152,219, or 215 percent of the median family income. Assuming a 30-year mortgage and an interest rate of five percent, without factoring in a down payment, taxes, or insurance, a housing payment would total \$817 per month. A low-income family making \$35,359 per year (\$2,946 per month) would struggle to afford a mortgage given a 30 percent debt-to-income (DTI) ratio of \$884. A moderate-income family making \$56,574 per year (\$4,714 per month) can adequately cover the payments, exceeding the 30 percent DTI by \$597 per month.

Large Employers in the AA

Healthcare remains a top employer in the region; BJC Healthcare is the largest employer in the region at 29,305 jobs and Mercy Healthcare third at 20,182. Walmart is the second largest employer with 22,290 jobs in the region, Washington University the fourth largest with 17,800, and Boeing Aerospace with 14,566 jobs in the region. Government employment is strongly represented with 25,802 combined employees in the MMSA. Education and health services combined account for 19.1 percent of jobs in the MMSA, while Professional and Business Services account for 15.4 percent.

Community Contacts

The OCC conducted one community contact review for the St. Louis MMSA. We contacted one organization which supports equal housing in the region. Our interview identified the following needs within this community:

- Affordable housing for LMI residents
- Small business lending in LMI and minority communities

Scope of Evaluation in the St. Louis MMSA

The bank delineated three AAs within the St. Louis MMSA. The first AA, located in the Illinois portion of the MMSA, includes Bond, Madison, and St. Clair counties, as well as a portion of Clinton County. The second and third AAs are both located in the Missouri portion of the MMSA. The second AA is made up of the city of St. Louis and the third AA includes a portion of St. Louis county. These three AAs are combined and analyzed as one AA for the purpose of this evaluation.

Home mortgage loans will be weighted most heavily, as they account for 48.5 percent by number and 58.2 percent by dollar volume of lending in the AA. Small business loans will carry the second most weight, accounting for 43.8 of loans by number and 36.6 percent by dollar volume. Small farm loans account for only 7.7 percent by number and 5.2 percent by dollar volume of loans in the AA.

Conclusions with Respect to Performance Tests in the St. Louis MMSA

Lending Test

The bank's performance under the lending test in the St. Louis MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the St. Louis MMSA is good.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
St. Louis MMSA	1,064	962	169	9	2,204

Dollar Volume of Loans (\$000's)					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
St. Louis MMSA	\$239,431	\$150,267	\$21,384	\$12,341	\$423,423

According to FDIC Deposit Market Share data as of June 30, 2020, First Mid had \$638.8 million in deposits with a deposit market share of 0.6 percent. First Mid ranked twenty-third in total deposits out of 119 banks in the AA.

According to 2020 peer mortgage data, First Mid ranked forty-four out of 597 lenders for home mortgage loans in the AA. The bank's market share of 0.7 percent is stronger and rank in loans is weaker than the bank's market share and rank in deposits. The five largest mortgage lenders have captured 22.5 percent of the market. The top lenders are Wells Fargo Bank, with a market share of 5.8 percent, US Bank National Association, with a market share of 5.5 percent, DAS Acquisition Company, with a market share of 4.5 percent, Guild Mortgage, with a market share of 3.9 percent and Quicken Loans, with a market share of 2.9 percent. The difference in performance in deposit and home lending is attributed to the amount of competition, as there were only 119 banks competing for deposits and 597 institutions competing for home loans. Due to the higher level of competition for mortgage loans, the assessment of the bank's performance in mortgage lending in the AA is excellent.

According to 2019 peer small business data, First Mid ranked thirty-first out of 146 lenders for small business loans in the AA. The bank's market share of 0.3 percent and rank in loans is weaker than the bank's market share and rank in deposits. The five largest small business lenders have captured a 58.7 percent of the market. The top small business lenders are JP Morgan/Chase Bank USA NA, with a market share of 17.5 percent, American Express, FSB, with a market share of 14.3 percent, US Bank National Association, with a market share of 11.9 percent, CitiBank, with a market share of 8.8 percent, and Capital One Bank, with a market share of 6.3 percent. While the bank's market share based on number of loans was below the market share of deposits, market share based on volume was 1.3 percent, three times the market share based on number of loans and nearly twice the market share of deposits. Given this information, small business lending activity is good.

According to 2019 peer small farm data, First Mid ranked sixth out of 31 lenders for small farm loans in the AA. The bank's market share of 7.6 percent and rank in loans is stronger than the bank's market share and rank in deposits. The five largest small farm lenders captured a 59.3 percent of the market. The top small farm loans include JP Morgan/Chase Bank USA NA, with a market share of 15.9 percent, FCB Bank with a market share of 11.4 percent, John Deere Financial, with a market share of 11.0 percent, Germantown Trust and Savings, with a market share of 10.8 percent, and US Bank National Association, with a market share of 10.0 percent. Due to the substantially stronger performance of small farm lending market share as compared to deposit market share, performance is considered excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits a poor geographic distribution of loans in the MMSA.

Home Mortgage Loans

Refer to Table O in the MMSA 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 geographic distribution of home mortgage loans is poor. The bank's percentage of home mortgage loans in low-income geographies was significantly below both the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied housing units and near to the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table Q in the MMSA 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 geographic distribution of small loans to businesses is adequate. The bank's percentage of small loans to businesses in low-income geographies was below both the percentage of businesses located in those geographies and aggregate percentage of all reporting lenders. The bank's percentage of small loans to businesses in moderate-income geographies was within a reasonable range of the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table S in the MMSA 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 farms.

The geographic distribution of small loans to farms is very poor. The bank's percentage of small loans to farms in low-income geographies was significantly below the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The bank made no small loans to farms in low-income CTs in this AA. The bank's percentage of small loans to farms in moderate-income geographies was significantly below the percentage of businesses located in those geographies and well below the aggregate percentage of all reporting lenders.

Lending Gap Analysis

We reviewed summary reports and maps to analyze the geographic distribution of First Mid's lending activity over the evaluation period for lending gaps. We did not identify any unexplained conspicuous lending gaps in the St. Louis MMSA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes.

Home Mortgage Loans

Refer to Table P in the MMSA 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 mortgage loans among individuals of different income levels is good. The bank's percentage of home mortgage loans originated or purchased to low-income borrowers was well below the percentage of those families in the AA but exceeded aggregate lending. The bank's percentage of home

mortgage loans originated or purchased to moderate-income borrowers was equal to the percentage of those families in the AA and exceeded aggregate lending.

Small Loans to Business

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

The distribution of small loans to businesses of different sizes is good. The bank's percentage of small loans to businesses was below the percentage of small businesses in the AA but above the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table T in the MMSA 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 loans to farms of different sizes is excellent. The percentage of loans to small farms was near to the percentage of small farms in the AA and was significantly above the aggregate percentage of all reporting lenders.

Community Development Lending

The bank made a relatively high level of CD loans. The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

First Mid's level of CD lending provided adequate responsiveness to community credit needs in the St Louis MMSA. During the evaluation period, First Mid originated nine CD loans totaling \$12.3 million, or 16.2 percent of allocated tier 1 capital. CD lending somewhat addressed the needs identified by community contacts. CD loans consisted of the following:

- Two loans totaling \$3.3 million for economic development to refinance or expand two businesses that created 19 new LMI retail jobs during the evaluation period.
- Four Paycheck Protection Program (PPP) loans totaling \$7.5 million to four businesses for economic development to retain jobs during the COVID-19 pandemic. These businesses employ 390 people in LMI geographies.
- \$1.4 million PPP loan to stabilize a moderate-income CT by retaining a business that employs 101 workers in an LMI area during the COVID-19 pandemic.
- Two loans totaling \$160,400 to nonprofit organizations that provide affordable housing for LMI families and community services to LMI youth.

Product Innovation and Flexibility

The bank makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank offered the following flexible lending products during the evaluation period:

- The Small Business Administration (SBA) lending programs offers a variety of financing options for small businesses.
- Federal Housing Administration (FHA) loans offer expanded credit qualifications, low down payments, and low closing costs for borrowers.

- The HomeOne loan program offers low down payment financing to first time homebuyers.
- The Home Possible loan program offers low down payment loans to very low and low-income borrowers.
- The Down Payment Plus program provides down payment and closing cost assistance for LMI borrowers.
- The Paycheck Protection Program offered loans to businesses during the COVID-19 pandemic, which was intended to help small businesses maintain employees.

Investment Test

The bank’s performance under the Investment Test in the St. Louis MMSA is rated Low Satisfactory.

Based on a full-scope review, the institution’s performance in the St. Louis MMSA is adequate. The bank made an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community economic development needs. The institution does not use innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
St. Louis MO-IL MMSA	3	836	29	1,066	32	100	1,902	100	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

First Mid made \$1.9 million in qualified investments within the St. Louis MMSA, representing 2.5 percent of allocated tier 1 capital. The investments included \$836,039 in prior period investments, \$1.1 million in current period investments, and \$17,980 in grants and donations. Investments were entirely mortgage backed securities supporting housing for LMI borrowers. The qualified grants and donations were made to an array of organizations, most of which provided services to LMI individuals or supported economic development.

Examples of qualified grants made in the AA include:

- \$2,500 to a community service organization providing support to LMI families and food pantries.
- \$1,500 to an economic development organization providing resources, education, and financing to developers in a low-income CT.
- \$1,200 to a community service organization providing child developmental needs to LMI geographies.

Service Test

The institution’s performance under the Service Test in the St. Louis MMSA AA is rated Low Satisfactory.

Based on a full-scope review, the institution’s performance is adequate.

Retail Banking Services

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
St. Louis MMSA	100%	8	100%	0.0	12.5	37.5	50.0	13.9	23.8	35.2	26.7

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upper
St. Louis MSA	2	2		+1	-1	+/-1

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA. The branches are reasonably accessible, although clustered in Illinois and somewhat distanced from the LMI population and geographies in St. Louis City, St. Louis County and St. Clair County. The bank has eight branches in the AA. One branch is located in a moderate-income census tract. The bank also has seven deposit taking ATMs with one located in a moderate-income census tract.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies and/or to LMI individuals. In 2019, First Mid opened a banking center in a moderate-income tract in Alton, IL. In 2020, two branches closed, and one was opened. The closed branches were in Clayton, MO and Highland, IL in an upper-income tract and a middle-income census tract, respectively. The Clayton, MO branch then reopened as a new banking center at a new location with full-service banking, additional deposit services, and expanded hours. This branch was also in an upper-income tract.

First Mid offers a variety of free alternative delivery systems through its ATM network, telephone banking, online banking, and mobile banking products. These systems allow customers 24-hour access to account

information and services. However, the bank does not currently monitor use of these systems by LMI individuals.

First Mid also offers flexible deposit products to help meet the needs of the community. The following products, offered to all customers, are services not regularly provided by other banks:

- The StartNew Checking Account is designed to give customers a second chance to open a deposit account. This product primarily benefits customers that are declined a deposit account based on a low ChexSystem score caused by a hardship, such as a divorce, medical emergency, or business failure.
- The Representative Payee Checking account is an account that does not have any fees and is offered to recipients of Social Security or Supplemental Security Income who are unable to handle their own finances. Users of these accounts are often LMI individuals; however, the bank did not provide information on the effectiveness or usage of these accounts in this AA.

Community Development Services

The institution provides an adequate level of CD services in the AA. During the evaluation period, 18 bank employees participated in services to 24 different organizations. Sixteen of the organizations provide community services to LMI individuals and eight support economic development. Sixteen employees acted in a leadership role while serving as an officer and/or a committee member.

State Rating

State of Illinois

CRA rating for the State of Illinois²: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Excellent responsiveness to credit needs in its AAs, considering the number and amount of home mortgage loans, small business loans, and small farm loans in its AAs;
- An excellent borrower distribution of loans;
- An excellent level of CD lending;
- An adequate level of qualified CD investments and grants;
- An accessible service delivery system; and,
- A relatively high level of CD services.

Description of Institution's Operations in Illinois

The state of Illinois rating area consists of seven AAs, the Bloomington MSA AA, the Carbondale-Marion MSA, the Champaign-Urbana MSA, the Decatur MSA, the IL non-MSA AA, the Kankakee MSA, and the Peoria MSA. During the review period the following changes occurred to the bank's AAs in this rating area:

- Clark and Edgar counties were added to the IL non-MSA AA after the acquisition of First Bank & Trust, NA on August 10, 2018.
- The Kankakee MSA AA was added after the acquisition of Soy Capital Bank and Trust on November 15, 2018.

The state of Illinois rating area accounts for 87.1 percent of all bank branches, with 54 branches. It also accounts for 77.4 percent of all deposit-taking ATMs, with 24 deposit-taking ATMs. This area accounts for 81.4 percent of bank deposits, 67.3 percent of home mortgage loans, 79.8 percent of small business loans, and 90.4 percent of small farm loans.

Champaign-Urbana MSA

The Champaign-Urbana, Illinois MSA assessment area includes all of Piatt and Champaign counties.

The bank operates nine branches in the MSA, representing 14.5 percent of total branches. The bank operates one deposit-taking ATM within the AA, representing 3.2 percent of total ATMs. Based upon June 30, 2020 FDIC Deposit Market Share data, deposits inside the AA totaled \$309.0 million, this represents 9.0 percent of the bank's deposits bank-wide and 11.1 percent of deposits in the state of Illinois rating area. Based on loan originations bank-wide, 8.5 percent of home mortgage loans, 10.6 percent of small business loans, and 11.5

² [This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.]

percent of small farm loans were originated in this AA. All three loan products are considered primary products in the AA.

Demographic information for the AA is illustrated in the table and data below.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Champaign-Urbana IL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	47	17.0	14.9	42.6	21.3	4.3
Population by Geography	222,261	13.2	15.5	45.0	21.3	5.0
Housing Units by Geography	96,302	13.9	16.2	47.9	20.1	1.8
Owner-Occupied Units by Geography	49,446	4.9	10.8	58.1	26.1	0.1
Occupied Rental Units by Geography	37,111	24.7	22.4	35.5	13.5	3.9
Vacant Units by Geography	9,745	19.3	20.5	43.2	14.9	2.1
Businesses by Geography	12,776	9.9	17.1	42.4	28.2	2.4
Farms by Geography	753	2.9	5.7	69.9	21.4	0.1
Family Distribution by Income Level	47,285	21.8	16.5	20.7	41.0	0.0
Household Distribution by Income Level	86,557	27.6	14.5	15.2	42.7	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,634	Median Housing Value			\$137,205
			Median Gross Rent			\$835
			Families Below Poverty Level			9.9%
<i>Source: 2015 ACS and 2020 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>						

Housing Characteristics

According to 2015 US Census data and 2020 D&B data, 51.3 percent of the total housing units in the AA were owner-occupied, 38.5 percent were rental occupied units, with the remaining 10.1 percent vacant. A total of 13.9 percent of all housing units were in low-income CTs, with 4.9 percent being owner-occupied units, 24.7 percent occupied rentals, and 19.3 percent vacant. A total of 16.2 percent of all housing units were in moderate-income CTs, with 10.8 percent being owner-occupied units, 22.4 percent occupied rental units, and 20.5 percent vacant.

Employment

Total employment decreased 2.6 percent to 112.4 million between 2019 and 2020, below 2018 year-end totals, due in part to the effects of the COVID-19 pandemic. According to the Bureau of Labor Statistics, the unemployment rate increased from 4.3 percent in 2018 to 6.5 percent in 2020. Moody's rated employment volatility slightly above the US average, and 9.9 percent of households remain below the poverty level. Approximately 3.3 percent or 3,700 jobs in the region are classified as high-tech jobs. Based on 2015 census data approximately 78.5 percent of households receive a wage or salary, 20.7 percent collect social security, and 16.0 percent collected retirement.

Housing Affordability

Housing is moderately affordable in the assessment area based on income and housing costs reported. Moody's Analytics reported that housing is more affordable in the MSA than the state or US nationwide average. Median gross rent was reported by 2015 US Census data at \$835 per month or 14.2 percent of the median family income. Median house prices were reported at \$137,205, or 194 percent of the median family income. Assuming a 30-year mortgage and an interest rate of five percent, without factoring in a down payment, taxes, or insurance, a housing payment would total \$736 per month. A low-income family making \$35,317 per year (\$2,943 per month) would struggle to afford a mortgage given a 30 percent DTI ratio of \$883. A moderate-income family making \$56,507 per year (\$4709 per month) can adequately cover the payments, exceeding the 30 percent DTI by \$676 per month.

Large Employers in the AA

Education, healthcare, and food production are the industries in the MSA with the largest single employers. The University of Illinois is the largest employer in the MSA providing 13,971 jobs followed by the Carle Foundation (6,921), a healthcare provider. Kraft Foods (1,300), Parkland College (1,200), and Provena Covenant Medical Center (1,200) are the third, fourth, and fifth largest single employers. The largest industries in the region are government employment and healthcare services, due in part to the University of Illinois campus.

Community Contacts

The OCC conducted four community contact reviews for the Champaign-Urbana, IL MSA. We contacted four organizations which support equal housing, economic investment, and community development in the assessment area. Our interview identified the following needs within this community:

- Community investment – LMI reinvestment
- Affordable housing for LMI
- Startup and small business funding

Decatur MSA

The Decatur, Illinois MSA assessment area includes all tracts within Macon county.

The bank operates seven branches in the MSA, representing 11.3 percent of total branches. The bank operates six deposit-taking ATMs within the AA, representing 19.4 percent of the bank's deposit-taking ATMs. Based upon June 30, 2020 FDIC Deposit Market Share data, deposits inside the AA totaled \$332.9 million, this represents 9.7 percent of the bank's deposits and 11.9 percent of deposits in the state of Illinois rating area. Based on loan originations bank-wide, 3.0 percent of home mortgage loans, 15.1 percent of small business loans, and 2.7 percent of small farm loans were originated in this AA. All three loan products are considered primary products in the AA.

Demographic information for the AA is illustrated in the table and data below.

Table A – Demographic Information of the Assessment Area**Assessment Area: Decatur IL MSA**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	34	23.5	14.7	32.4	29.4	0.0
Population by Geography	109,193	18.5	11.6	34.5	35.4	0.0
Housing Units by Geography	50,391	20.4	12.5	33.3	33.8	0.0
Owner-Occupied Units by Geography	30,995	9.4	9.5	37.9	43.2	0.0
Occupied Rental Units by Geography	13,920	39.5	16.0	26.3	18.1	0.0
Vacant Units by Geography	5,476	33.9	20.7	25.3	20.0	0.0
Businesses by Geography	5,568	28.0	11.2	27.2	33.6	0.0
Farms by Geography	305	7.9	3.3	43.6	45.2	0.0
Family Distribution by Income Level	27,658	22.9	16.9	20.1	40.1	0.0
Household Distribution by Income Level	44,915	25.4	15.2	17.1	42.2	0.0
Median Family Income MSA - 19500 Decatur, IL MSA		\$60,745	Median Housing Value			\$89,013
			Median Gross Rent			\$646
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2020 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>						

Housing Characteristics

According to 2015 US Census data and 2020 D&B data 61.5 percent of the total housing units in the AA were owner-occupied, 27.6 percent were rental occupied units, with the remaining 10.9 percent vacant. A total of 20.4 percent of all housing units were in low-income CTs, with 9.4 percent being owner-occupied units, 39.5 percent occupied rentals, and 33.9 percent vacant. A total of 16.2 percent of all housing units were in moderate-income CTs, with 10.8 percent being owner-occupied units, 22.4 percent occupied rental units, and 20.5 percent vacant.

Employment

Total employment decreased 7.0 percent to 47.1 million between 2019 and 2020, below 2018 year-end totals, due in part to the effects of the COVID-19 pandemic. According to the Bureau of Labor Statistics, the

unemployment rate increased from 5.5 percent in 2018 to 10.0 percent in 2020, and median household income remained stable at 51 percent during the same period. Moody's rated the employment market significantly more volatile than the US on average, and the census data indicates 13.6 percent of households are below poverty level. Approximately 1.4 percent or 700 jobs in the region are classified as high-tech jobs. Based on 2015 census data approximately 70.8 percent of households received a wage or salary, 33.1 percent collected social security, and 22.9 percent collected retirement.

Housing Affordability

Housing is affordable in the assessment area based on income and housing costs reported. Moody's Analytics reported that housing is more affordable in the MSA than the state or US nationwide average. Median gross rent was reported by 2015 US Census data at \$835 per month or 14.2 percent of the median family income. Median home values were reported at \$89,013, or 147 percent of the median family income. Assuming a 30-year mortgage and an interest rate of five percent, without factoring in a down payment, taxes, or insurance, a housing payment would total \$478 per month. A low-income family making \$30,372 per year (\$2,531 per month) could afford a mortgage given a 30 percent DTI ratio of \$759. A moderate-income family making \$48,596 per year (\$4,050 per month) can adequately cover the payments, exceeding the 30 percent DTI by \$737 per month.

Large Employers in the AA

Retail production and healthcare are the largest single industries in the MSA. The largest single employer is Archer Daniels Midland Co, a foodstuff production company employing 4,199 people. Decatur Memorial Hospital is the second largest employer with 2,200 jobs in the region, joined by the fourth largest employer with 987 jobs, St. Mary's Hospital. Caterpillar remains the third largest employer with 1,650 jobs. Education and health services is the largest represented sector with 16.3 percent of total employment, follows by government (11.3 percent), and retail trade (10.0 percent).

Community Contacts

The OCC conducted two community contact reviews for the Decatur, IL MSA. We contacted two organizations which support small business development and economic reinvestment in the assessment area. Our interview identified the following needs within this community:

- Bank credit for small businesses
- Startup and small business funding

IL Non-MSA

The Illinois non-MSA assessment area includes Adams, Christian, Clark, Coles, Cumberland, Douglas, Edgar, Effingham, Franklin, Jefferson, Knox, Lawrence, Moultrie, Saline, Shelby, Wabash, and White counties.

The bank operates 25 branches in the AA. Branches in the AA represent 40.3 percent of total branches. The bank also has 11 deposit-taking ATMs within the AA, representing 35.5 percent of their deposit-taking ATM network. All of the deposit-taking ATMs are located in Illinois. Based upon June 30, 2020 FDIC Deposit Market Share data, deposits inside the AA totaled \$1.8 billion, this represents 52.3 percent of the bank's deposits and 64.3 percent in the state of Illinois rating area. Based on loan originations bank-wide, 43.5 percent of home mortgage loans, 38.8 percent of small business loans, and 69.7 percent of small farm loans were originated in this AA. All three loan products are considered primary products in the AA.

Demographic information for the AA is illustrated in the table and data below.

Table A – Demographic Information of the Assessment Area						
Assessment Area: IL Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	137	2.9	19.0	66.4	10.9	0.7
Population by Geography	488,560	1.9	17.7	67.3	12.1	1.1
Housing Units by Geography	219,865	1.9	18.0	67.6	12.0	0.5
Owner-Occupied Units by Geography	141,275	0.9	14.7	71.1	13.2	0.1
Occupied Rental Units by Geography	53,995	4.2	24.7	59.1	10.6	1.4
Vacant Units by Geography	24,595	2.8	21.9	65.7	8.6	1.0
Businesses by Geography	27,822	3.6	18.3	62.9	15.0	0.3
Farms by Geography	2,724	0.3	6.4	78.5	14.8	0.0
Family Distribution by Income Level	125,823	21.9	18.3	21.8	38.0	0.0
Household Distribution by Income Level	195,270	25.6	16.8	17.7	40.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$91,232
			Median Gross Rent			\$589
			Families Below Poverty Level			11.4%
<i>Source: 2015 ACS and 2020 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>						

Housing Characteristics

According to 2015 US Census data and 2020 D&B data, 64.2 percent of the total housing units in the AA were owner-occupied, 24.5 percent were rental occupied units, with the remaining 11.2 percent vacant. A total of 1.9 percent of all housing units were in low-income CTs, with 0.9 percent being owner-occupied units, 4.2 percent occupied rentals, and 0.9 percent vacant units. A total of 18.0 percent of all housing units were in moderate-income CTs, with 14.7 percent being owner-occupied units, 24.7 percent occupied rental units, and 21.9 percent vacant.

Employment

Since the assessment area is comprised of non-contiguous tracts throughout the state, we utilized statewide figures taken from 2015 census data and Moody's Analytics reports. Moody's shows total employment decreased 7.1 percent to 5.7 percent between 2019 and 2020, below 2018 year-end totals, due in part to the

effects of the COVID-19 pandemic. According to the Bureau of Labor Statistics, the unemployment rate more than doubled from 4.4 percent in 2018 to 9.5 percent in 2020. Moody's rated employment volatility slightly above the US average in the state of Illinois. While the average of median household income is \$74,399 for the non-MSA portions of the state, the census data indicates 15.7 percent of households fall below the poverty line. Based on 2015 census data 69.0 percent of households receive a wage or salary, 35.6 percent collect social security, and 21.3 percent collected retirement.

Housing Affordability

Housing is moderately affordable in the assessment area based on income and housing costs reported. Median gross rent was reported by 2015 US Census data at \$589 per month or 11.9 percent of the median family income. Median house prices were reported at \$91,232, or 154 percent of the median family income. Assuming a 30-year mortgage and an interest rate of five percent, without factoring in a down payment, taxes, or insurance, a housing payment would total \$489 per month. A low-income family making \$29,661 per year (\$2,472 per month) would struggle to afford a mortgage given a 30 percent DTI ratio of \$741. A moderate-income family making \$47,458 per year (\$3,955 per month) can adequately cover the payments, exceeding the 30 percent DTI by \$697 per month.

Large Employers in the AA

Four of the largest five employers in the state are healthcare providers; Advocate Health Care System employs 27,254 people, OSF Healthcare System employs 23,622, Northwestern Memorial Healthcare employs 21,264, and Amita Health 21,115, totaling 93,255 jobs. The University of Illinois system is the second largest employer in the state, providing 25,061 jobs. Large retailers such as Wal-Mart (16,472) and Amazon (14,610) are among the largest employers serving the state, ranked seventh and ninth.

Community Contacts

The OCC conducted four community contact reviews for the Illinois Non-MSA assessment area. We contacted four organizations which support equal housing, economic investment, and community development in the assessment area. Our interview identified the following needs within this community:

- Affordable housing – Access to loans from LMI families, affordable rentals
- Businesses – Micro Loans, small business lending
- Economic development – Small businesses
- Economic development – Distressed communities
- Financial literacy – Succession planning for small family businesses
- Access to financial services in LMI
- Financial literacy – Assistance programs, homebuyer education

Scope of Evaluation in Illinois

Based the deposits and lending in each AA, the Champaign MSA, Decatur MSA, and IL non-MSA AAs will receive full-scope reviews. The remaining four AAs will receive limited-scope reviews. It should be noted that the bank delineated four non-MSA AAs in the state of Illinois. These AAs were combined and analyzed as one AA for the purposes of this evaluation. Refer to the table in Appendix A for a list of all AAs under review.

In the Champaign MSA AA, small business loans are weighted most heavily, followed by home mortgage loans, and then small farm loans. Small business loans accounted for 53.2 percent of loans in the AA, while home mortgage accounted for 29.3 percent, and small farm loans accounted for 17.5 percent, by number of loans originated. In the Decatur MSA AA, small business loans are weighted most heavily, followed by home mortgage loans, and then small farm loans. Small business loans accounted for 82.0 percent of loans in the AA, while home

mortgage accounted for 11.2 percent, and small farm loans accounted for 6.8 percent, by number of loans originated. In the IL non-MSA AA, small business loans are weighted most heavily, followed by small farm loans, and then home mortgage loans. Small business loans accounted for 38.9 percent of loans in the AA, while small farm loans accounted for 31.3 percent, and home mortgage loans accounted for 29.8 percent, by number of loans originated.

Conclusions in Respect to Performance Tests in Illinois

Lending Test

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Champaign MSA AA and the IL non-MSA AA is excellent.

Based on a full-scope review, the bank's performance in the Decatur MSA AA is good.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Bloomington MSA	33	150	103	2	288
Carbondale MSA	213	180	8	3	404
Champaign MSA	277	503	166	6	952
Decatur MSA	98	716	59	23	896
IL Non-MSA	1,416	1,844	1,484	35	4,779
Kankakee MSA	2	10	39	0	51
Peoria MSA	149	386	23	7	565

**The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.*

Dollar Volume of Loans (\$000's)					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Bloomington MSA	\$4,812	\$21,680	\$10,312	\$13,030	\$49,834
Carbondale MSA	\$23,457	\$15,464	\$1,041	\$4,565	\$44,527
Champaign MSA	\$75,503	\$53,158	\$19,093	\$34,447	\$182,201
Decatur MSA	\$39,026	\$100,644	\$11,219	\$19,858	\$170,747
IL Non-MSA	\$155,686	\$225,925	\$175,547	\$119,515	\$676,673
Kankakee MSA	\$381	\$3,154	\$6,872	\$0	\$10,407
Peoria MSA	\$22,325	\$69,241	\$2,532	\$3,959	\$98,057

**The tables present the data for all AAs. The narrative below addresses performance in full-scope areas only.*

Champaign MSA

The bank's lending activity in the AA is excellent.

According to FDIC Deposit Market Share data as of June 30, 2020, First Mid had \$309.0 million in deposits with a deposit market share of 4.3 percent. First Mid ranked fourth in total deposits out of 31 banks in the AA.

According to 2020 peer mortgage data, First Mid ranked 19 out of 266 lenders for home mortgage loans in the AA. The bank's market share of 1.6 percent and rank in loans is weaker than the bank's market share and rank in deposits. The five largest mortgage lenders have captured 34.9 percent of the market. The top lenders are Busey Bank, with a market share of 13.5 percent, First State Bank, with a market share of 6.3 percent, Marine Bank, with a market share of 5.4 percent, First Federal Savings, with a market share of 5.1 percent, and The Fisher National Bank, with a market share of 4.6 percent. The difference in performance in deposit and home lending is attributed to the variance in the amount of competition as there were only 31 banks competing for deposits and 266 competing for home loans. Due to the higher level of competition for mortgage loans, the assessment of the bank's performance in mortgage lending in the AA is good.

According to 2019 peer small business data, First Mid ranked eighth out of 70 lenders originating small business loans in the AA. The bank's market share of 4.2 percent and rank in loans is similar to the bank's market share and rank in deposits. The five largest small business lenders have captured 58.2 percent of the market. The top small business lenders are JP Morgan/Chase Bank USA NA, with a market share of 22.3 percent, American Express, FSB with a market share of 16.6 percent, US Bank National Association, with a market share of 8.1 percent, Capital One Bank (USA), NA. with a market share of 6.3 percent, and Busey Bank, with a market share of 5.0 percent. These percentages are based on number of loans. However, the bank's dollar volume of small business loans is substantially greater at 11.3 percent than the percentage based on number of loans and the percentage of deposits. The top 4 banks account for 53.2 percent of the market share of loans but have an average loan size of only \$12,000, while the First Mid has an average loan size of \$131,000. These performance measures help arrive at the assessment of excellent in the performance of the small business lending in the AA.

According to 2019 peer small farm data, First Mid ranked second out of 21 lenders originating small farm loans in the AA. The bank's market share of 21.1 percent and rank in loans was stronger than the bank's market share and rank in deposits. The remaining four largest small farm lenders captured an additional 61.0 percent of the market. Remaining top small farm lenders include John Deere Financial, with a market share of 34.2 percent, JP Morgan/Chase Bank USA NA, with a market share of 12.2 percent, Busey Bank, with a market share of 8.1 percent, and US Bank National Association, with a market share of 6.5 percent. Based on this information small farm lending performance is considered excellent in the AA.

Decatur MSA

The bank's lending activity in the AA is excellent.

According to FDIC Deposit Market Share data as of June 30, 2020, First Mid had \$332.9 million in deposits with a deposit market share of 16.1 percent. First Mid ranked third in total deposits out of 81 banks in the AA.

According to 2020 peer mortgage data, First Mid ranked 16 out of 174 lenders for home mortgage loans in the AA. The bank's market share of 1.8 percent is weaker than the bank's deposit market but the bank's rank as a percent of total lenders is stronger than its percentage rank in deposits. The five largest mortgage lenders have captured 40.7 percent of the market. The top lenders are Town and Country, with a market share of 14.3 percent, Prairie State Bank and Trust, with a market share of 10.4 percent, Draper and Kramer Mortgage, with a market share of 5.5 percent, Busey Bank, with a market share of 5.3 percent and US Bank National Association, with a market share of 5.2 percent. The difference in performance in deposit and home lending is attributed to the variance in the amount of competition as there were only 81 banks competing for deposits and 174

competing for home loans. Due to the higher level of competition, the assessment of the bank's performance in mortgage lending in the AA is good.

According to 2019 peer small business data, First Mid ranked second out of 55 lenders for small business loans in the AA. The bank's market share of 12.9 percent is less than the market share in deposits but rank in loans is stronger than the rank in deposits. The remaining four largest small business lenders have captured an additional 49.6 percent of the market. The top small business lenders are JP Morgan/Chase Bank USA NA, with a market share of 18.2 percent, American Express, FSB, with a market share of 12.3 percent JP Morgan/Chase Bank USA, NA, with a market share of 10.8 percent, Synchrony Bank, with a market share of 8.5 percent. In addition, there is a substantial difference in performance when reviewing the volume of loans versus the number of loans and deposits. With an average loan size of \$175,000 versus the average of \$56,000 for all lenders, First Mid was able to capture 40.0 percent of loans by dollar volume in the AA. Moreover, First Mid was the top lender in terms of dollar amount in the AA. Based on this information, First Mid's activity is considered excellent in the AA for small business lending.

According to 2019 peer small farm data, First Mid ranked first out of 11 lenders for small farm loans in the AA. The bank's market share of 25.4 and rank in loans was stronger than the bank's market share and rank in deposits. The remaining four largest small farm lenders captured an additional 53.5 percent of the market. Remaining top small farm lenders include John Deere Financial, with a market share of 21.1 percent JP Morgan/Chase Bank USA NA, with a market share of 18.3 percent, Busey Bank, with a market share of 7.0 percent, and US Bank National Association, with a market share of 7.0 percent. The bank's lending activity performance is considered excellent for small farm lending in the AA.

Illinois Non-MSA

The bank's lending activity in the AA is excellent.

According to FDIC Deposit Market Share data as of June 30, 2020, First Mid had \$1.8 billion in deposits with a deposit market share of 13.4 percent. First Mid ranked first in total deposits out of 81 banks in the AA.

According to 2020 peer mortgage data, First Mid, in addition to the top ranking in deposits, ranked as the top lender out of 328 lenders that originated home mortgage loans in the AA. While the bank's market share of 5.6 percent is weaker than the bank's market share in deposits, competition for mortgages is greater compared to the 81 institutions competing for deposits, and First Mid still achieved the top ranking. Also, given the competition, the remaining four largest mortgage lenders have only captured 18.7 percent of the market. The top lenders are United Community, with a market share of 4.8 percent, Dieterich Bank, with a market share of 4.7 percent, Quicken Loans, with a market share of 4.8 percent and US Bank National Association, with a market share of 4.4 percent. Based on these facts, home mortgage lending activity in the AA is considered excellent.

According to 2019 peer small business data, First Mid ranked fourth out of 89 lenders originating small business loans in the AA. The bank's market share of 7.6 percent and rank in loans is weaker than the bank's market share and rank in deposits. The remaining four largest small business lenders have captured 40.9 percent of the market based on number of loans. However, First Mid's market share by dollar volume is 24.6 percent, which is substantially higher than the three lenders ranked higher, with a combined market share of 9.8 percent by dollar volume. First Mid's average loan size was \$131,000. The top small business lenders, based on number of loans, are JP Morgan/Chase Bank USA, NA with a market share of 14.6 percent, American Express, FSB, with a market share of 10.8 percent, US Bank National Association, with a market share of 8.5 percent, and Capital One Bank (USA), NA, with a market share of 6.9 percent. Given this information, small business lending in the AA is considered excellent.

According to 2019 peer small farm data, First Mid ranked first out of 35 lenders originating small farm loans in the AA. The bank's market share of 26.6 percent and rank in loans was stronger than the bank's market share and had a rank identical with deposits. The remaining four largest small farm lenders captured an additional 42.1 percent of the market. Remaining top small farm lenders include John Deere Financial, with a market share of 15.0 percent, United Community Bank, with a market share of 10.3 percent, US Bank National Association, with a market share of 8.4 percent, and Morton Community Bank, with a market share of 8.3 percent. Due to primary factors of more market share of small farm loans when compared to market share of deposits and the capture of the majority of the market share of the top 5 lenders, small farm lending activity in the AA is considered excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in the state of Illinois.

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.

Champaign-Urbana MSA

The geographic distribution of home mortgage loans is good. The bank's percentage of home mortgage loans in low-income geographies was below the percentage of owner-occupied housing units and near to the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units and above the aggregate percentage of all reporting lenders.

Decatur MSA

The geographic distribution of home mortgage loans is excellent. The bank's percentage of home mortgage loans in low-income geographies was near to the percentage of owner-occupied housing units and was significantly above the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied housing units but was above the aggregate percentage of all reporting lenders.

IL Non-MSA

The geographic distribution of home mortgage loans is excellent. The bank's percentage of home mortgage loans in low-income geographies was above the percentage of owner-occupied housing units and above the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units and above the aggregate percentage of all reporting lenders.

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.

Champaign-Urbana MSA

The geographic distribution of small loans to businesses is poor. The bank's percentage of small loans to businesses in low-income geographies was well below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The bank's percentage of small loans to

businesses in moderate-income geographies was below both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

Decatur MSA

The geographic distribution of small loans to businesses is good. The bank's percentage of small loans to businesses in low-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The bank's percentage of small loans to businesses in moderate-income geographies was well below the percentage of businesses located in those geographies and below the aggregate percentage of all reporting lenders.

IL Non-MSA

The geographic distribution of small loans to businesses is excellent. The bank's percentage of small loans to businesses in low-income geographies was above both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The bank's percentage of small loans to businesses moderate-income geographies was with a reasonable range below the percentage of businesses located in those geographies and above the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table S 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 farms.

Champaign-Urbana MSA

The geographic distribution of small loans to farms is good. The bank's percentage of small loans to farms in low-income geographies was below the percentage of farms located in those geographies and above the aggregate percentage of all reporting lenders. The bank's percentage of small loans to farms in moderate-income geographies was below the percentage of farms located in those geographies and above the aggregate percentage of all reporting lenders.

Decatur MSA

The geographic distribution of small loans to farms is adequate. The bank's percentage of small loans to farms in low-income geographies was well below the percentage of farms located in those geographies but met the aggregate percentage of all reporting lenders. The bank and aggregate lenders did not make any farm loans in these CTs. However, only 3.3 percent of farms are located in moderate-income CTs in the AA.

IL Non-MSA

The geographic distribution of small loans to farms is adequate. The bank and other reporting lenders did not make any loans to farms in low-income geographies. However, only 0.3 percent of farms are located in low-income geographies in this AA. The bank's percentage of small loans to farms in moderate-income geographies was below the percentage of farms located in those geographies and below the aggregate percentage of all reporting lenders. Only 6.4 percent of farms are located in moderate-income CTs; therefore, there is limited opportunities for lending in this AA.

Lending Gap Analysis

We reviewed summary reports and maps to analyze the geographic distribution of First Mid's lending activity over the evaluation period for lending gaps. We did not identify any unexplained conspicuous lending gaps in the state of Illinois.

Distribution of Loans by Income Level of the Borrower

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

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 geographic distribution of the bank's home mortgage loan originations and purchases.

Champaign-Urbana MSA

The distribution of home mortgage loans among individuals of different income levels is excellent. The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of those families in the AA but exceeded the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of those families in the AA and the aggregate percentage of all reporting lenders.

Decatur MSA

The distribution of home mortgage loans among individuals of different income levels is good. The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of those families in the AA but exceeded the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of those families in the AA and was near to the aggregate percentage of all reporting lenders.

IL Non-MSA

The distribution of home mortgage loans among individuals of different income levels is excellent. The bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of those families in the AA but exceeded the aggregate percentage of all reporting lenders. The bank's percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of those families in the AA and the aggregate percentage of all reporting lenders.

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 origination and purchase of small loans to businesses.

Champaign-Urbana MSA

The distribution of small loans to businesses of different sizes is excellent. The bank's percentage of small loans to businesses was below the percentage of small businesses in the AA but significantly exceeded the aggregate percentage of all reporting lenders.

Decatur MSA

The distribution of small loans to businesses of different sizes is good. The bank's percentage of small loans to small businesses was well below the percentage of small businesses in the AA and exceeded the aggregate percentage of all reporting lenders.

IL Non-MSA

The distribution of small loans to businesses of different sizes is good. The bank's percentage of small loans to businesses was below the percentage of small businesses in the AA and but exceeded the aggregate percentage of all reporting lenders.

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 businesses.

Champaign-Urbana MSA

The distribution of loans to farms of different sizes is excellent. The percentage of loans to small farms was below the percentage of small farms in the AA and significantly exceeded the aggregate percentage of all reporting lenders.

Decatur MSA

The distribution of loans to farms of different sizes is good. The percentage of loans to small farms was well below the percentage of small farms in the AA but exceeded the aggregate percentage of all reporting lenders.

IL Non-MSA

The distribution of loans to farms of different sizes was excellent. The percentage of loans to small farms was below the percentage of small farms in the AA but significantly exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

The bank is a leader in making CD loans. The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Champaign MSA

First Mid's level of CD lending provided excellent responsiveness to community credit needs in the Champaign MSA. During the evaluation period, First Mid originated six CD loans totaling \$34.4 million, or 93.3 percent of allocated tier 1 capital. CD loans consisted of the following:

- Three loans totaling \$24 million to a nonprofit governmental entity local mass transit district to purchase hydrogen cell buses to provide essential services to LMI residents who receive free and/or reduced fares. This includes providing transportation services for the Champaign and Urbana school districts where more than half the students participate in the free or reduced lunch programs. Also provides 50% discount on bus passes to social service agencies that offer their clients access to safe reliable transportation.
- \$6.9 million loan to revitalize and stabilize an LMI geography by constructing a mixed use commercial real estate complex in a low-income CT that created space for seven new businesses providing LMI jobs for retail, hotel, and restaurant workers.
- \$3.3 million PPP loan for economic development to retain jobs for a nonprofit organization employing 312 people during the COVID-19 pandemic in Piatt County.
- Partial credit of \$240,000 on a loan to fund a nonprofit organization providing community health services that partially serves LMI persons in Piatt County, where 32% of the residents are LMI persons.

Decatur MSA

First Mid's level of CD lending provided excellent responsiveness to community credit needs in the Decatur MSA. During the evaluation period, First Mid originated 23 CD loans totaling \$19.9 million, or 49.9 percent of allocated tier 1 capital. CD loans consisted of the following:

- Sixteen loans totaling \$8.0 million to five nonprofit organizations that provide social services primarily serve LMI persons.
- Four loans totaling \$7.5 million for economic development for a new business that created 15 new retail jobs in a low-income CT.
- Three PPP loans totaling \$4.2 million for economic development to retain jobs for three businesses employing 198 people during the COVID-19 pandemic in low-income CTs.

IL Non-MSA AA

First Mid's level of CD lending provided excellent responsiveness to community credit needs in the IL Non-MSA AA. During the evaluation period, First Mid originated 35 CD loans totaling \$119.5 million, or 55.8 percent of allocated tier 1 capital. CD loans consisted of the following:

- Twenty loans totaling \$22.5 million to 13 nonprofit organizations that provide social services and affordable housing primarily to LMI persons in Coles, Effingham, Knox, Lawrence, Moultrie, and Wabash Counties. This includes partial credit for \$11.2 million to construct a medical clinic in Effingham, where LMI persons comprise 32 percent of residents.
- Five loans totaling \$53.8 million for economic development for expansion of a business in Adams County and two new businesses in Coles and Effingham counties that created 140 new LMI manufacturing, health services, and restaurant jobs. The development in Coles County is located in a moderate-income CT.
- Two PPP loans totaling \$1.1 million for economic development to retain jobs for two businesses employing 78 people during the COVID-19 pandemic.
- Four loans totaling \$35.1 million to revitalize and stabilize an LMI geography by providing essential infrastructure for medical services and improve a park in a moderate-income CT in Coles County.
- Two PPP loans totaling \$3.8 million to stabilize an underserved middle-income CT by retaining two businesses that employs 410 workers in an underserved area in Wabash County during the COVID-19 pandemic.
- Two loans totaling \$3.3 million to revitalize and stabilize an LMI geography by funding the expansion of a business in a moderate-income CT in Moultrie County.

Product Innovation and Flexibility

The bank makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank offered the following flexible lending products during the evaluation period:

- The USDA Rural Development Program, which offers home loans for properties in non-MSA areas to those that have a difficult time affording the costs associated with purchasing a home. The program has income guidelines to target lower income borrowers.
- The Farm Service Agency offers loans to help farmers start, expand, or maintain a family farm.
- The Illinois Farm Development Authority and the Beginning Farmer Bond Program offers financing to new, low net worth farmers for financing capital purchases.
- The Small Business Administration (SBA) lending programs offers a variety of financing options for small businesses.

- Federal Housing Administration (FHA) loans offer expanded credit qualifications, low down payments, and low closing costs for borrowers.
- The HomeOne loan program offers low down payment financing to first time homebuyers.
- The Home Possible loan program offers low down payment loans to very low and low-income borrowers.
- The Down Payment Plus program provides down payment and closing cost assistance for LMI borrowers.
- The Paycheck Protection Program offered loans to businesses during the COVID-19 pandemic, which was intended to help small businesses maintain employees.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Lending Test in the Bloomington MSA, Carbondale MSA, Kankakee MSA, and Peoria MSA AAs is weaker than the bank’s overall performance under the Lending Test in the full-scope areas. The main drivers in the AAs for weaker performance are the geographic distribution and the lending activity analysis. While the performance in these AAs was weaker, overall Lending Test performance in the Bloomington MSA, Carbondale MSA, and Peoria MSA is good. The overall performance in the Kankakee MSA is adequate. These AAs combined account for only 12.7 percent of deposits in the state of Illinois. Given this information the weaker performance will have a minimal impact on the overall rating.

Refer to Tables O through V in the state of state of Illinois section of appendix D for the facts and data that support these conclusions.

Investment Test

The bank’s performance under the Investment Test in Illinois is rated Low Satisfactory. First Mid made 312 investments totaling \$8.0 million in Illinois. This represents 2.4 percent of allocated tier 1 capital in the state.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, First Mid’s performance in the Champaign MSA, Decatur MSA, and IL non-MSA AAs is adequate.

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution does not use innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)

Bloomington MSA	5	1,353	4	115	9	2.88	1,468	18.31	0	0
Carbondale-Marion MSA	0	0	15	157	15	4.81	157	1.95	0	0
Champaign-Urbana MSA**	4	1,111	21	221	25	8.01	1,305	16.27	0	0
Decatur MSA**	3	615	18	616	21	6.73	1,231	15.36	0	0
IL Non-MSA**	4	1,248	200	1,566	204	65.38	2,813	35.09	0	0
Kankakee MSA	0	0	8	2	8	2.56	2	0.03	0	0
Peoria MSA	4	1,021	26	20	30	9.62	1,041	12.99	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

Champaign-Urbana MSA

The bank made an adequate level of qualified CD investments and grants, particularly those that are not routinely provided by private investors, although rarely in a leadership position. First Mid exhibits adequate responsiveness to credit and community economic development needs. The bank does not use innovative and/or complex investments to support CD initiatives.

Qualified investments totaled \$1.3 million, with prior period investments of \$1.1 million, current period investments of \$208,965, and qualified grants and donations of \$12,048. Investments benefiting the AA during the evaluation represented 3.5 percent of allocated tier 1 capital. There were no unfunded commitments at the end of the evaluation period. Current and prior period investments consisted of mortgage backed securities supporting housing for LMI borrowers and municipal bonds funding construction projects in LMI geographies. The qualified grants and donations were made to an array of organizations, most of which provided services to LMI individuals or supported economic development. Examples of qualified grants made in the AA include:

- \$3,000 to an organization that facilitates community development by providing funding and resources.
- \$2,500 to a care facility providing free nursery and 24-hour emergency childcare to LMI families.
- \$1,500 to a non-profit medical center providing care to LMI families.

Decatur MSA

The bank made an adequate level of qualified CD investments and grants, particularly those that are not routinely provided by private investors, although rarely in a leadership position. First Mid exhibits adequate responsiveness to credit and community economic development needs. The bank does not use innovative and/or complex investments to support CD initiatives.

Qualified investments totaled \$1.2 million, with prior period investments of \$614,854, current period investments of \$603,413, and qualified grants and donations of \$12,820. Investments benefiting the AA during the evaluation represented 3.1 percent of allocated tier 1 capital. There were no unfunded commitments at the end of the evaluation period. Current and prior period investments consisted primarily of mortgage backed securities supporting housing for LMI borrowers. The qualified grants and donations were made to an array of organizations, most of which provided services to LMI individuals or supported economic development. Examples of qualified grants made in the AA include:

- \$1,920 to an organization providing developmental needs to LMI children.

- \$1,500 to a non-profit group providing educational and developmental services to LMI geographies.
- \$1,000 to an organization that provides legal and educational resources for court proceedings for abused and neglected children, and children in juvenile detention centers

IL Non-MSA

The bank made an adequate level of qualified CD investments and grants, particularly those that are not routinely provided by private investors, although rarely in a leadership position. First Mid exhibits adequate responsiveness to credit and community economic development needs. The bank does not use innovative and/or complex investments to support CD initiatives.

Qualified investments totaled \$2.8 million, with prior period investments of \$1.2 million, current period investments of \$1.3 million, and qualified grants and donations of \$242,691. Investments benefiting the AA during the evaluation represented 1.3 percent of allocated tier 1 capital. There were no unfunded commitments at the end of the evaluation period. Current and prior period investments consist primarily of mortgage backed securities supporting housing for LMI borrowers. The qualified grants and donations were made to an array of organizations, most of which provided services to LMI individuals or supported economic development.

Examples of qualified grants made in the AA include:

- \$10,000 to an organization providing health and educational services to LMI individuals.
- \$10,000 to an organization facilitating grants to businesses and scholarships for students in LMI communities.
- \$10,000 to a local disaster relief fund providing disaster relief benefits to LMI communities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the performance under the Investment Test in the Bloomington MSA and Peoria MSA is stronger than the bank's overall performance under the Investment Test in the full-scope areas. These AAs had an excellent level of investments and grants representing 37.1 and 6.9 percent of allocated tier 1 capital, respectively. The bank's performance in the Carbondale MSA and Kankakee MSA is weaker than the bank's overall performance under the Investment Test in the full-scope areas. These AAs had a very poor and poor level of investments and grants representing 0.7 and 1.0 percent of allocated tier 1 capital, respectively. The Kankakee MSA was only evaluated for two years, given it was added in November 2018; therefore, consideration was given to this in the evaluation.

Service Test

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Champaign MSA AA is adequate, performance in the Decatur MSA AA is good, and performance in the IL Non-MSA AA is excellent.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AAs. Services and hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and individuals. The opening and closing of branches have not adversely affected the accessibility of the bank's delivery systems particularly in LMI geographies or to LMI individuals.

First Mid offers a variety of free alternative delivery systems through its ATM network, telephone banking, online banking, and mobile banking products. These systems allow customers 24-hour access to account information and services. However, the bank does not currently monitor use of these systems by LMI individuals.

First Mid also offers flexible deposit products to help meet the needs of the community. The following products, offered to all customers, are services not regularly provided by other banks:

- The StartNew Checking Account is designed to give customers a second chance to open a deposit account. This product primarily benefits customers that are declined a deposit account based on a low ChexSystem score caused by a hardship, such as a divorce, medical emergency, or business failure.
- The Representative Payee Checking account is an account that does not have any fees and is offered to recipients of Social Security or Supplemental Security Income who are unable to handle their own finances. Users of these accounts are often LMI individuals, however the bank did not provide information on the effectiveness or usage of these accounts in this AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Bloomington MSA	1.19%	2	3.7%	0.0	0.0	100.0	0.0	6.2	13.2	53.4	27.3
Carbondale-Marion MSA*	6.94%	6	11.1%	0.0	0.0	66.7	16.7	9.5	13.7	44.4	26.8
Champaign-Urbana MSA	11.08%	9	16.7%	0.0	22.2	44.5	33.3	13.2	15.5	45.0	21.3
Decatur MSA	11.94%	7	13%	42.8	0.0	28.6	28.6	18.5	11.6	34.5	35.4
IL Non-MSA	64.26%	25	46.3%	8.0	28.0	56.0	8.0	1.9	17.7	67.3	12.1
Kankakee MSA	0.07%	1	1.9%	0.0	0.0	100.0	0.0	14.4	16.2	42.0	27.4
Peoria MSA	4.53%	4	7.4%	25.0	0.0	50.0	25.0	7.7	13.2	50.1	29.0

*One branch in the Carbondale-Marion MSA is located in a census tract with an "unknown" income designation

Distribution of Branch Openings/Closings	
Branch Openings/Closings	

Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Champaign-Urbana MSA	0	1				-1
Decatur MSA	0	2			-1	-1
Peoria MSA	0	1		-1		

Champaign MSA AA

First Mid’s branch distribution is adequate in the Champaign MSA, with branches reasonably accessible to geographies and individuals of different income levels. Of the nine branches, two are located in moderate-income geographies, or 22.2 percent of branches in the AA. Approximately 13.2 percent of the population is living in low-income geographies and 15.5 percent is living in moderate-income geographies.

Branch hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies or individuals. Services offered and banking hours are generally comparable among locations regardless of the income level of the geography.

The opening and closing of branches have not adversely affected the accessibility of the bank’s delivery systems particularly in LMI geographies or to LMI individuals. There was one branch closing in the AA during the evaluation period in an upper-income CT.

Decatur MSA AA

First Mid’s branch distribution is good in the Decatur MSA, with the branches reasonably accessible to geographies and individuals of different income levels. Of the seven branches, three are located in low-income geographies, or 42.8 percent of branches. This distribution exceeds the 33.3 percent of the population living in low-income geographies. There are no branches located in moderate-income geographies where 11.6 percent of the population lives.

Branch hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies or individuals. Services offered and banking hours are generally comparable among locations regardless of the income level of the geography.

The opening and closing of branches have not adversely affected the accessibility of the bank’s delivery systems particularly in LMI geographies or to LMI individuals. There were two branches closed in the AA during the evaluation period, one in a middle-income CT and one in an upper-income CT.

IL Non-MSA AA

First Mid's branch distribution is excellent in the IL non-MSA AA, with branches readily accessible to geographies and individuals of different income levels. There are 25 full-service branches within the AA. Two branches are in low-income geographies and seven branches are located in moderate-income geographies. The percentage of branches in low-income geographies of 8.0 percent exceeds the 1.9 percent of the population that is living in low-income geographies. The percentage of branches in moderate-income geographies of 28.0 percent exceeds the 17.7 percent of the population that is living in moderate-income geographies.

Branch hours and services do not vary in a way that inconveniences the AA, particularly LMI geographies or individuals. Services offered and banking hours are generally comparable among locations regardless of the income level of the geography.

The opening and closing of branches have not adversely affected the accessibility of the bank's delivery systems particularly in LMI geographies or to LMI individuals. There were no branch openings or closings during the evaluation period in the AA.

Community Development Services

The bank provides a relatively high level of CD services. The level of CD services in the Champaign MSA AA is adequate, the level in the Decatur MSA is good, and in the IL Non-MSA is outstanding.

Champaign MSA AA

First Mid provided an adequate level of community development services in the AA. During the evaluation period, five employees provided financial assistance to 5 different organizations, for a total of 126 hours of service. Two of the organizations provide community service, two of the organizations provide affordable housing for LMI individuals, and one organization promotes economic development. Two employees held a leadership position by serving on the board or a committee of the organization.

Decatur MSA AA

First Mid provided a good level of community development services in the AA. During the evaluation period, 14 employees provided financial assistance to 14 different organizations, for a total of 338 hours of service. Four of the services were to organizations that support affordable housing, eight were to organizations providing services to LMI individuals or in LMI geographies, one supported economic development, and one supports revitalization/stabilization efforts. Five of the services involved board or committee membership.

IL Non-MSA AA

First Mid was a leader in providing community development services in the AA. During the evaluation period, 46 employees provided financial assistance to 72 different organizations, for a total of over 1,200 hours. Fifty-three organizations provide community services, 16 organizations support economic development, two organizations provide affordable housing, and one provides revitalization of the community. Forty-eight services were in leadership positions by serving the board or a committee of the organization.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bloomington MSA and the Kankakee MSA AA is weaker than the bank's overall performance under the service test in Illinois. The bank's performance in these AAs is adequate. Branches are reasonably accessible to different geographies and the bank offered an adequate level of CD services.

Based on a limited-scope reviews, the bank's performance under the service test in the Carbondale MSA AA and the Peoria MSA AA is consistent with the bank's overall performance under the service test in Illinois.

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:	01/01/2018 – 12/31/2020	
Bank Products Reviewed:	Home Mortgage Loans, Small Business Loans, Small Farm Loans Community Development Loans, Qualified Investments, Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
First Mid Charitable Trust	Holding Company Affiliate	Charitable donations under the Investment Test
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
St. Louis MMSA	Full-Scope	Portion of MMSA #16580 – All of Madison, St. Clair, and Bond Counties and a portion of Clinton County in IL plus all of St. Louis City and a portion of St. Louis County in MO.
State of Illinois		
Il Non-MSA	Full-Scope	Christian, Coles, Cumberland, Douglas, Edgar, Effingham, Moultrie, Shelby, Knox, Adams, Franklin, Jefferson, Lawrence, Saline, Wabash, and White Counties
Champaign-Urbana MSA	Full-Scope	Portion of MSA#16580 – All of Piatt County and a portion of Champaign County
Decatur MSA	Full-Scope	MSA #19500 – Macon County
Bloomington MSA	Limited-Scope	MSA #14010 – All of McLean County and a portion of DeWitt County
Carbondale-Marion MSA	Limited-Scope	MSA #16060 – Jackson and Williamson Counties
Kankakee MSA	Limited-Scope	MSA #28100 – Kankakee County
Peoria MSA	Limited-Scope	MSA #37900 – Marshall, Peoria, Starke, Tazewell, and Woodford Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS First Mid Bank & Trust, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
First Mid Bank & Trust, N.A.	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
MMSA or State:				
St. Louis MMSA	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Illinois	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory

() The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.*

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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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.

MMSA (state): 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.

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 loans are treated the same 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 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. 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 U. 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 V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

MMSA

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018-20	
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	
St Louis IL-MO MMSA	1,064	239,431	100.0	91,334	8.4	0.8	2.3	21.5	13.2	14.0	39.0	43.3	39.9	31.0	42.7	43.5	0.2	0.0	0.3	
Total	1,064	239,431	100.0	91,334	8.4	0.8	2.3	21.5	13.2	14.0	39.0	43.3	39.9	31.0	42.7	43.5	0.2	0.0	0.3	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																			2018-20	
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	
St Louis IL-MO MMSA	1,064	239,431	100.0	91,334	25.5	8.7	7.7	17.6	17.6	16.7	19.0	21.9	18.4	37.8	44.7	36.3	0.0	7.0	20.8	
Total	1,064	239,431	100.0	91,334	25.5	8.7	7.7	17.6	17.6	16.7	19.0	21.9	18.4	37.8	44.7	36.3	0.0	7.0	20.8	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																				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		
St Louis IL-MO MMSA	962	150,267	100.0	36,294	9.0	4.9	8.0	21.1	15.8	20.4	32.2	46.1	32.4	36.3	33.2	37.7	1.4	0.1	1.5		
Total	962	150,267	100.0	36,294	9.0	4.9	8.0	21.1	15.8	20.4	32.2	46.1	32.4	36.3	33.2	37.7	1.4	0.1	1.5		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 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		
St Louis IL-MO MMSA	962	150,267	100.0	36,294	82.1	59.4	46.1	6.7	34.4	11.3	6.2		
Total	962	150,267	100.0	36,294	82.1	59.4	46.1	6.7	34.4	11.3	6.2		

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2018-20	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
St Louis IL-MO MMSA	169	21,384	100.0	413	4.5	0.0	1.5	15.3	0.4	3.6	44.2	31.0	52.1	35.3	35.7	42.1	0.7	0.0	0.7		
Total	169	21,384	100.0	413	4.5	0.0	1.5	15.3	0.4	3.6	44.2	31.0	52.1	35.3	35.7	42.1	0.7	0.0	0.7		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 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		
St Louis IL-MO MMSA	169	21,384	100.0	413	95.8	81.7	59.6	2.3	16.6	1.9	1.8		
Total	169	21,384	100.0	413	95.8	81.7	59.6	2.3	16.6	1.9	1.8		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Illinois

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018-20	
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	
Bloomington IL MSA	33	4,812	1.5	9,736	2.2	0.0	1.8	13.7	3.0	10.4	53.6	60.6	47.1	30.6	36.4	40.7	0.0	0.0	0.0	
Carbondale-Marion IL MSA	213	23,457	9.7	3,214	2.4	1.9	1.7	13.0	8.0	9.3	50.7	55.9	48.2	32.8	32.9	40.0	1.1	1.4	0.8	
Champaign-Urbana IL MSA	277	75,503	12.7	8,210	4.9	2.9	3.1	10.8	9.0	6.9	58.1	64.6	58.4	26.1	22.0	31.4	0.1	1.4	0.3	
Decatur IL MSA	98	39,026	4.5	3,217	9.4	9.2	3.7	9.5	5.1	3.5	37.9	31.6	34.3	43.2	54.1	58.6	0.0	0.0	0.0	
IL Non-MSA	1,416	155,686	64.8	11,403	0.9	1.3	1.0	14.7	13.0	11.8	71.1	70.7	67.8	13.2	14.8	19.3	0.1	0.3	0.1	
Peoria IL MSA	149	22,325	6.8	15,771	3.6	0.0	1.2	12.6	6.7	9.7	53.1	48.3	50.0	30.7	45.0	39.2	0.0	0.0	0.0	
Total	2,186	320,809	100.0	51,551	3.0	1.8	1.7	13.0	11.1	9.4	58.7	65.1	53.6	25.2	21.6	35.1	0.1	0.5	0.1	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																			2018-20	
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	
Bloomington IL MSA	33	4,812	1.6	9,736	19.4	11.1	11.6	17.6	15.2	18.2	22.5	27.3	22.7	40.5	45.5	27.5	0.0	6.3	20.1	
Carbondale-Marion IL MSA	213	23,457	9.7	3,214	21.8	5.6	4.9	18.4	18.8	13.6	18.7	22.1	19.0	41.2	48.4	42.8	0.0	5.2	19.7	
Champaign-Urbana IL MSA	277	75,503	12.7	8,210	21.8	13.0	7.5	16.5	18.1	17.2	20.7	24.9	20.8	41.0	36.1	40.0	0.0	7.9	14.5	
Decatur IL MSA	98	39,026	5.4	3,217	22.9	10.9	9.2	16.9	17.3	19.9	20.1	28.6	19.5	40.1	28.6	34.7	0.0	15.3	16.8	
IL Non-MSA	1,416	155,686	64.8	11,403	21.9	12.3	7.8	18.3	23.9	18.1	21.8	21.9	20.9	38.0	37.1	36.8	0.0	4.9	16.5	
Peoria IL MSA	149	22,325	6.8	15,771	20.6	5.4	8.6	18.0	22.1	17.3	21.3	20.1	18.7	40.1	44.3	35.0	0.0	8.1	20.5	
Total	2,186	320,809	100.0	51,551	21.3	11.1	8.6	17.8	22.1	17.5	21.2	22.6	20.3	39.7	38.3	35.3	0.0	5.9	18.3	

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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																			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	
Bloomington IL MSA	150	21,680	4.0	2,554	8.1	5.3	7.7	12.3	8.7	12.1	55.1	56.0	46.6	24.6	30.0	33.6	0.0	0.0	0.0	
Carbondale-Marion IL MSA	180	15,464	4.8	1,669	8.7	5.0	6.2	15.9	10.6	12.1	45.8	42.8	47.9	25.5	34.4	30.9	4.1	7.2	2.9	
Champaign-Urbana IL MSA	503	53,158	13.3	2,979	9.9	8.4	10.3	17.1	9.7	16.8	42.4	50.9	44.2	28.2	31.0	27.7	2.4	0.0	1.0	
Decatur IL MSA	716	100,644	18.9	1,116	28.0	41.5	31.9	11.2	7.3	8.3	27.2	24.7	27.2	33.6	26.5	32.5	0.0	0.0	0.0	
IL Non-MSA	1,844	225,925	48.8	5,669	3.6	4.5	3.5	18.3	16.6	16.4	62.9	67.6	66.2	15.0	11.1	13.7	0.3	0.2	0.3	
Peoria IL MSA	386	69,241	10.2	5,420	10.5	9.8	10.4	11.3	8.8	10.4	47.1	44.8	46.2	31.1	36.5	33.0	0.0	0.0	0.0	
Total	3,779	486,112	100.0	19,407	8.9	12.6	8.9	15.0	12.5	13.4	51.1	53.3	50.8	24.2	21.1	26.4	0.8	0.5	0.5	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 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
Bloomington IL MSA	150	21,680	4.0	2,554	80.0	55.3	44.9	5.4	32.0	14.6	12.7
Carbondale-Marion IL MSA	180	15,464	4.8	1,669	79.0	67.2	45.8	5.3	31.1	15.7	1.7
Champaign-Urbana IL MSA	503	53,158	13.3	2,979	79.8	68.2	47.6	4.8	26.6	15.4	5.2
Decatur IL MSA	716	100,644	18.9	1,116	76.5	52.2	41.5	6.2	37.2	17.3	10.6
IL Non-MSA	1,844	225,925	48.8	5,669	77.5	61.8	47.5	5.8	32.1	16.8	6.2
Peoria IL MSA	386	69,241	10.2	5,420	78.4	58.3	43.2	6.4	32.6	15.2	9.1
Total	3,779	486,112	100.0	19,407	78.4	60.5	45.5	5.7	32.3	15.9	7.2

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2018-20	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
Bloomington IL MSA	103	10,312	5.6	440	1.6	0.0	0.9	6.3	0.0	0.7	66.8	84.2	75.2	25.2	51.3	23.2	0.0	0.0	0.0		
Carbondale-Marion IL MSA	8	1,041	0.4	81	4.7	0.0	0.0	9.6	16.7	2.5	53.4	116.7	74.1	31.7	0.0	23.5	0.6	0.0	0.0		
Champaign-Urbana IL MSA	166	19,093	9.5	245	2.9	1.0	0.4	5.7	2.0	1.2	69.9	42.7	79.2	21.4	9.7	19.2	0.1	0.0	0.0		
Decatur IL MSA	59	11,219	3.2	70	7.9	1.4	1.4	3.3	0.0	0.0	43.6	52.1	52.9	45.2	29.6	45.7	0.0	0.0	0.0		
IL Non-MSA	1,484	175,547	80.5	1,743	0.3	0.0	0.0	6.4	2.0	3.0	78.5	63.6	83.7	14.8	15.9	13.3	0.0	0.0	0.0		
Peoria IL MSA	23	2,532	1.2	916	1.6	0.0	0.1	4.3	0.0	0.4	62.3	94.4	77.8	31.8	33.3	21.6	0.0	0.0	0.0		
Total	1,843	219,744	100.0	3,495	1.7	0.1	0.2	5.9	1.4	1.8	69.6	46.3	79.9	22.8	12.6	18.0	0.1	0.0	0.0		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 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	
Bloomington IL MSA	103	10,312	5.6	440	96.6	84.5	65.7	1.6	8.7	1.8	6.8	
Carbondale-Marion IL MSA	8	1,041	0.4	81	96.6	62.5	51.9	1.2	37.5	2.2	0.0	
Champaign-Urbana IL MSA	166	19,093	9.0	245	96.3	83.1	49.4	1.3	13.3	2.4	3.6	
Decatur IL MSA	59	11,219	3.2	70	97.7	59.3	35.7	0.7	35.6	1.6	5.1	
IL Non-MSA	1,484	175,547	80.5	1,743	97.9	85.4	65.8	1.0	11.0	1.1	3.6	
Peoria IL MSA	23	2,532	1.2	916	97.0	100.0	71.4	1.4	0.0	1.6	0.0	
Total	1,843	219,744	100.0	3,495	97.3	84.4	65.2	1.2	11.8	1.5	3.7	
<i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i>												

Kankakee

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-20	
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	
Kankakee IL MSA	2	381	100.0	4,334	8.2	0.0	3.2	13.1	0.0	11.2	48.1	0.0	44.6	30.6	100.0	41.0	0.0	0.0	0.0	
Total	2	381	100.0	4,334	8.2	0.0	3.2	13.1	0.0	11.2	48.1	0.0	44.6	30.6	100.0	41.0	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data, 2020 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																			2019-20	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Kankakee IL MSA	2	381	100.0	4,334	22.2	--	7.6	17.4	--	17.8	20.3	50.0	21.8	40.2	50.0	34.8	0.0	--	18.0	
Total	2	381	100.0	4,334	22.2	--	7.6	17.4	--	17.8	20.3	50.0	21.8	40.2	50.0	34.8	0.0	--	18.0	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data, 2020 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																				2019-20	
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		
Kankakee IL MSA	10	3,154	100.0	1,278	16.2	0.0	14.8	15.6	0.0	15.7	42.9	60.0	42.9	25.2	40.0	26.6	0.0	0.0	0.0		
Total	10	3,154	100.0	1,278	16.2	0.0	14.8	15.6	0.0	15.7	42.9	60.0	42.9	25.2	40.0	26.6	0.0	0.0	0.0		

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 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												2019-20	
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		
Kankakee IL MSA	10	3,154	100.0	1,278	80.0	10.0	43.9	5.8	90.0	14.2	0.0		
Total	10	3,154	100.0	1,278	80.0	10.0	43.9	5.8	90.0	14.2	0.0		

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2019-20		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate			
Kankakee IL MSA	39	6,872	100.0	88	6.1	0.0	6.8	10.4	1.4	4.5	47.6	33.3	60.2	35.9	21.7	28.4	0.0	0.0	0.0			
Total	39	6,872	100.0	88	6.1	0.0	6.8	10.4	1.4	4.5	47.6	33.3	60.2	35.9	21.7	28.4	0.0	0.0	0.0			

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 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												2019-20	
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		
Kankakee IL MSA	39	6,872	100.0	88	97.1	82.1	59.1	2.1	15.4	0.8	2.6		
Total	39	6,872	100.0	88	97.1	82.1	59.1	2.1	15.4	0.8	2.6		

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

