



PUBLIC DISCLOSURE

November 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

MidAmerica National Bank
Charter Number 13838

100 West Elm Street
Canton, Illinois 61520

Office of the Comptroller of the Currency
Peoria, Illinois Office
211 Fulton Street, Suite 604
Peoria, Illinois 61602

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory

The Community Development test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the State of Illinois.
- The Community Development (CD) Test rating is based on satisfactory performance in the State of Illinois.
- The bank originates a majority of its loans within its assessment areas (AAs).
- The loan-to-deposit (LTD) ratio is reasonable.

Loan-to-Deposit Ratio

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

The bank had a quarterly average LTD ratio of 74.4 percent over the 10 quarter period from September 30, 2019, to December 31, 2021. The bank had a quarterly low of 70.1 percent and a quarterly high of 77.5 percent. The bank holds the third highest quarterly LTD ratio compared to ten similarly sized and located institutions serving its AAs. The comparable institutions range in size from \$92.5 million to \$579.4 million and reported quarterly average LTDs from 42.6 percent to 95.1 percent.

Lending in Assessment Area

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

The bank originated and purchased 70.0 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

| 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 | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Small Business | 14 | 70.0 | 6 | 30.0 | 20 | 5,320 | 41.7 | 7,444 | 58.3 | 12,764 |

Source: Sample of small business loans originated from 1/1/2019 to 12/31/2021.

Description of Institution

MidAmerica National Bank (bank or MNB) is an intrastate institution headquartered in Canton, Illinois with total assets of \$576.8 million at September 30, 2022. The bank is wholly owned by the MidAmerica National Bancshares, Inc. (MNB Inc.), a one-bank holding company. The holding company also owns MidAmerica National Capital Trust (MNCT), an unconsolidated wholly owned subsidiary that issues cumulative preferred securities. MNB does not have any subsidiaries, and MNB Inc. and MNCT do not negatively impact the bank's ability to meet the credit needs of the community.

The bank has six offices located in midwestern Illinois that serve Marshall, McDonough, and Fulton Counties. The bank has five offices that are full service locations and one branch as a drive-up only facility. All six locations have an ATM and there are three additional ATMs. There were no branch closings or openings since the previous CRA evaluation.

The bank has one rating area in the State of Illinois. The bank has two legal AAs. A Non-MSA AA (Non-MSA), with two branches and three ATMs, serving all of McDonough County. A Peoria, Illinois MSA AA (Peoria MSA), with four branches and six ATMs, serving all of Marshall and Fulton Counties. For the purposes of this CRA PE and analysis, the Peoria MSA contains two separate AAs that are combined into one and evaluated at the MSA level.

There have been no changes to the bank's strategy since the last CRA evaluation. MNB's strategy is to offer a traditional style of banking with local decision-making and community involvement and to provide responsive, personal service to all customers. The bank offers a full range of deposit and loan products and services. Internet, mobile, and telephone banking are also available to the bank's customers. Please refer to the bank's public file for a full listing of services.

The bank reported net loans and leases of 65.2 percent at September 30, 2022. The bank reported tier 1 capital of \$56.5 million. Commercial loans represent the largest portfolio at \$197.5 million (51.8 percent), followed by agricultural loans at \$94.4 million (24.8 percent), residential loans at \$51.4 million (13.5 percent), and consumer loans at \$37.8 million (9.9 percent).

There are no financial, legal, or other factors impeding MNB's ability to help meet the credit needs of the bank's AAs.

The bank's previous CRA rating was Satisfactory, which the OCC determined using the Intermediate Small Bank evaluation procedures detailed in the PE dated October 21, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is from the previous CRA evaluation of October 21, 2019 through November 21, 2022. We assessed the bank under the Intermediate Small Bank evaluation procedures, which includes a Lending Test and a CD Test.

The Lending Test evaluated loans originated or purchased between January 1, 2019, and December 31, 2021, and were compared to the 2015 American Community Survey Census Data. Lending test

performance is based on a sample of loans originated or purchased, not full population data. Performance is considered in context.

The CD Test evaluated eligible community development loans, investments, and services from January 1, 2019, to December 31, 2021.

The primary loan product for the evaluation was determined to be commercial loans due to the strategic focus of the bank.

Selection of Areas for Full-Scope Review

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

Ratings

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

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable performance.
- The borrower distribution of loans reflects reasonable performance.
- The bank exhibits adequate responsiveness to community development needs in its AAs.

Description of Institution's Operations in Illinois

In the Illinois rating area, the bank has two legal AAs. The Peoria MSA has four branches and six ATMs and the Non-MSA has two branches and three ATMs. All branches offer lobby and drive-up services and also offer banking services on Saturdays. Eight of the nine ATMs are 24-hour deposit-taking ATMs.

MNB's lending strategy is focused on commercial lending. Competition for deposits and commercial lending is moderate. MNB competes with local and regional lenders for commercial loans. Competing institutions include state and national banks, as well as credit unions.

The bank holds \$364.3 million in deposits in the Peoria MSA and ranks first, holding a 26.7 percent market share, out of 19 institutions competing for the area's \$1.4 billion in deposits. The top five institutions in the AA hold a 71.5 percent deposit market share.

The bank holds \$157.8 million in deposits in the Non-MSA and ranks second, holding a 16.3 percent market share, out of 11 institutions competing for the area's \$967.5 million in deposits. The top five institutions in the AA hold a 64.8 percent deposit market share.

The annual unemployment rates for 2019 in McDonough, Marshall, and Fulton were 4.4 percent, 4.6 percent, and 5.3 percent, compared to 4.0 percent for the State of Illinois. In 2020, during the Covid-19 pandemic, unemployment rates increased to 7.3 percent, 7.5 percent, and 8.7 percent for the three counties, compared to 9.2 percent for the State of Illinois. In 2021, unemployment rates fell to 4.9 percent, 5.6 percent, and 5.7 percent for the three counties compared to 6.1 percent for the State of Illinois.

The Peoria MSA has no low-income census tracts (CT) and five moderate-income CTs. The moderate-income CTs are all located in Fulton County, with three of the CTs encompassing downtown Canton, IL. A moderate-income CT covers the southern portion of Fulton County and contains the State

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

Penitentiary where there are limited businesses in the area. There are seven middle-income CTs designated as distressed for 2021 due to high unemployment.

The Non-MSA has one low-income CT and two moderate-income CTs. The low income CT is in Macomb, IL and includes Western Illinois University (WIU) campus. One of the moderate-income CTs in the Non-MSA is also in Macomb surrounding the WIU campus and includes the south-west portion of the downtown area. There are four middle-income CTs designated as distressed due to high poverty rates. These CTs have been distressed over the review period.

The top four employment industries within the AAs are health care, education, food services, and public administration according to the Illinois Department of Commerce & Economic Opportunity data.

For the Peoria MSA, we reviewed one community contact interview that was performed in 2022, which was with a housing authority. The contact described the current economic condition to be in good position. Employment in the area is heavily centered in metal manufacturing and health care with both industries supporting for a growing need of higher-educated individuals. The contact commented low-to-moderate income families are being left behind due skill gaps, barriers on the economic income ladder, and inadequate funding for assistance groups. The contact noted a need for down payment assistance and grant support to help lower income persons in addition to technical support with volunteers for committee membership and assisting homeownership classes. The contact was not aware of MNB's involvement in the community and had no negative perceptions.

For the Non-MSA, we reviewed one community contact interview that was performed during the Covid-19 pandemic, which was with a real estate group. The contact noted the area is largely rural and heavily dependent on agriculture. Business closures and economic changes in the area have resulted in a depressed state. There has been a significant amount of population migration coupled with incoming residents being primarily low or moderate-income (LMI) persons. The contact mentioned firms like International Harvester, Caterpillar, and a coal mine all having closed or relocated out of the area in the last several years. The decreased enrollment at WIU has also impacted local employment opportunities and the retention of residents. The contact mentioned the continued presence of Pella, NTN Bower, and the hospital in Macomb as employment stabilizers in the community. The contact had no negative perceptions of MNB.

Peoria MSA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|--------|---------------|--------------------|------------------|-----------------|---------------|
| Assessment Area: Peoria MSA 2015 ACS Census | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 17 | 0.0 | 29.4 | 70.6 | 0.0 | 0.0 |
| Population by Geography | 48,496 | 0.0 | 32.3 | 67.7 | 0.0 | 0.0 |
| Housing Units by Geography | 22,079 | 0.0 | 29.2 | 70.8 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 14,973 | 0.0 | 26.6 | 73.4 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 4,395 | 0.0 | 38.7 | 61.3 | 0.0 | 0.0 |
| Vacant Units by Geography | 2,711 | 0.0 | 28.1 | 71.9 | 0.0 | 0.0 |
| Businesses by Geography | 2,283 | 0.0 | 32.3 | 67.7 | 0.0 | 0.0 |
| Farms by Geography | 312 | 0.0 | 26.3 | 73.7 | 0.0 | 0.0 |

| | | | | | | |
|--|--------|----------|------------------------------|------|------|----------|
| Family Distribution by Income Level | 12,662 | 19.9 | 20.4 | 23.6 | 36.2 | 0.0 |
| Household Distribution by Income Level | 19,368 | 23.4 | 16.8 | 19.5 | 40.3 | 0.0 |
| Median Family Income MSA - 37900 Peoria, IL MSA | | \$67,308 | Median Housing Value | | | \$88,965 |
| | | | Median Gross Rent | | | \$626 |
| | | | Families Below Poverty Level | | | 9.0% |

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

Non-MSA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|--------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Non-MSA 2015 ACS Census | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 10 | 10.0 | 20.0 | 40.0 | 30.0 | 0.0 |
| Population by Geography | 32,009 | 7.9 | 20.4 | 29.6 | 42.1 | 0.0 |
| Housing Units by Geography | 14,403 | 1.2 | 22.0 | 33.3 | 43.5 | 0.0 |
| Owner-Occupied Units by Geography | 7,725 | 0.0 | 22.5 | 38.6 | 38.9 | 0.0 |
| Occupied Rental Units by Geography | 4,404 | 1.5 | 23.8 | 25.6 | 49.1 | 0.0 |
| Vacant Units by Geography | 2,274 | 4.7 | 16.7 | 30.3 | 48.3 | 0.0 |
| Businesses by Geography | 1,645 | 1.5 | 22.4 | 33.6 | 42.5 | 0.0 |
| Farms by Geography | 210 | 0.0 | 10.0 | 63.8 | 26.2 | 0.0 |
| Family Distribution by Income Level | 6,758 | 22.2 | 15.8 | 19.3 | 42.7 | 0.0 |
| Household Distribution by Income Level | 12,129 | 31.9 | 15.1 | 14.8 | 38.2 | 0.0 |
| Median Family Income Non-MSAs - IL | | \$59,323 | Median Housing Value | | | \$94,721 |
| | | | Median Gross Rent | | | \$628 |
| | | | Families Below Poverty Level | | | 12.8% |

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

Scope of Evaluation in Illinois

The Peoria MSA and the Non-MSA both received a full-scope review. The Peoria MSA received more weight as the bank sources a majority of its deposits, 69.8 percent, from this AA. Refer to Appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the State of Illinois is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Small Loans to Businesses

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

The distribution of business loans reflects a reasonable distribution.

Peoria MSA

The distribution of business loans reflects a reasonable distribution in the AA. The proportion of lending in moderate-income geographies is near to the demographic and exceeds the aggregate distribution. There are no low-income CTs in the AA.

Non-MSA

The distribution of business loans reflects a reasonable distribution in the AA. The proportion of lending in low-income geographies is substantially less the demographic and aggregate distribution. The proportion of lending in moderate-income geographies is near to both the demographic and the aggregate distribution. More weight was given to the performance in moderate-income geographies. Opportunities for business lending are limited in the one low-income CT with demographic data indicating 1.5 percent of businesses in the AA, or 25 businesses, are located in the one low-income CT.

Lending Gap Analysis

We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

The distribution of business loans reflects a reasonable distribution.

Peoria MSA

The distribution of lending to small businesses reflects a reasonable distribution of loans in the AA. The proportion of lending to small businesses is below the percentage of small businesses in the AA but near to the aggregate distribution. In the sample, 44.0 percent did not have revenue information. This information was considered in context in evaluating overall performance.

Non-MSA

The distribution of lending to small businesses reflects a reasonable distribution of loans in the AA. The proportion of lending to small businesses is near to the percentage of small businesses in the AA and exceeds the aggregate distribution. In the sample, 30.0 percent did not have revenue information. This information was considered in context in evaluating overall performance.

Responses to Complaints

MNB did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the State of Illinois is rated Satisfactory. The overall responsiveness of flexible lending during the pandemic had a positive impact on the CD performance.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

| Community Development Loans | | | | |
|-----------------------------|-------|--------------|-----------|---------------|
| Assessment Area | Total | | | |
| | # | % of Total # | \$(000's) | % of Total \$ |
| Peoria MSA | 3 | 42.9 | 650 | 37.8 |
| Non-MSA | 4 | 57.1 | 1,069 | 62.2 |
| Total | 7 | 100.0 | 1,719 | 100.0 |

MNB's CD lending performance represents poor responsiveness in the Peoria MSA. CD lending activity included three annual letters of credit totaling \$650,000 benefiting community services. Funding supported an organization that provides health care services to moderate-income communities and represents 1.7 percent of allocated tier 1 capital.

MNB's CD lending performance represents adequate responsiveness in the Non-MSA. CD lending activity in the Non-MSA represent 6.3 percent of allocated tier 1 capital. Of these, \$66,000 benefited community service and \$1.0 million benefited economic development.

Notable CD loans in the Non-MSA include:

- A \$1.0 million loan, benefiting community service. Funding supported an organization that provides community services to LMI persons, including a food pantry, home energy assistance, and home repair assistance.
- Three loans totaling \$69,000, benefiting community service. Funding supported an organization that provides affordable childcare and early childhood development services to children of LMI parents.

MNB made use of responsive flexible lending during the Covid-19 pandemic by originating loans to stabilize small businesses and communities through the SBA Paycheck Protection Program (PPP). The bank originated 663 PPP loans totaling \$20.5 million, or 36.3 percent of tier 1 capital. FNB is not traditionally active in SBA lending. The data for the PPP lending was not sufficiently detailed to allocate to the AAs and was considered in context at the overall performance level for CD lending. The bank received positive consideration and is reflected in the overall CD rating.

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) |
| Peoria MSA | 0 | 0 | 14 | 23 | 14 | 45.2 | 23 | 63.9 | 0 | 0 |
| Non-MSA | 0 | 0 | 12 | 9 | 12 | 38.7 | 9 | 25.0 | 0 | 0 |
| Local | 0 | 0 | 5 | 4 | 5 | 16.1 | 4 | 11.1 | 0 | 0 |
| Total | 0 | 0 | 31 | 36 | 31 | 100.0 | 36 | 100.0 | 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.

MNB's CD investment performance represents poor responsiveness in both the Peoria MSA and Non-MSA. The bank's investments consisted of entirely of donations as there were no qualified investments. Donations totaled \$35,578, representing substantially less than 0.1 percent of tier 1 capital. Of the total, \$4,345 were made in the local area but could not be allocated to a specific AA. This information is considered in context.

In the Peoria MSA, donations totaled \$21,837 and benefited organizations providing community services.

In the Non-MSA, donations totaled \$9,396 and benefited organizations providing community services and economic development.

Extent to Which the Bank Provides Community Development Services

MNB's CD service performance represents reasonable responsiveness in both the Peoria MSA and the Non-MSA.

Officers and employees of the bank are involved in 20 qualified activities supporting community service organizations. Volunteer hours were not provided for consideration. Performance is considered in context.

The Peoria MSA included 13 qualified service activities, with 13 employees serving in leadership capacities. Notable leadership positions include:

- Bank employee served as Vice President of the Board for an organization that provides low-interest loans to start-ups and existing businesses in Canton, Illinois, which is comprised of moderate-income communities.
- Bank employee served as Chairman of the Board for an organization that provides health care services to moderate-income communities.
- Bank employee served as a Board member for an organization that supports small businesses and economic development.

The Non-MSA included seven qualified community service activities, with five employees serving in leadership capacities. Notable leadership positions include:

- Bank employee served as Vice President of the Board for an organization that provides community action services such as food pantry, home repair and rehabilitation programs, weatherization assistance, and home energy utility billing assistance to LMI persons and economic development.
- Bank employee served as treasurer of the Board for an organization that provides community services to LMI persons including a reading program for children of LMI parents and hygiene and care packs for children of LMI parents and displaced children. The organization also provides financial support to local community service organizations that provide services to LMI persons, including food pantries, childcare, and a homeless shelter.
- Bank employee served as treasurer for an organization that provides community services to LMI persons including a food pantry, meals to LMI persons, and homelessness assistance and prevention.

Delivery systems are reasonably accessible to individuals of different income levels and business of different sizes via branches, ATMs, and online and mobile platforms. In the Peoria MSA, one branch is in a moderate-income CT and two branches are in distressed middle-income CTs.

MNB participates in lending programs to help meet the credit needs of LMI borrowers, including down payment assistance and grant program participation, which are a noted need in the Peoria MSA.

- MNB participates in the USDA Rural Housing Loan program that helps LMI borrowers purchase homes in rural areas. MNB helped 19 borrowers, representing \$1.4 million, receive assistance through this program. The program is available in all AAs.
- MNB participates in HomeReady Mortgage, a program that provides low down payment options to help LMI borrowers achieve homeownership. MNB helped 27 borrowers, representing \$1.9 million, receive assistance through this program. The program is available in all AAs.
- MNB participates in the FHLB down payment assistance program where LMI borrowers can receive forgivable grants that can be applied to closing costs and down payments. MNB helped 10 borrowers, representing \$519,000, receive assistance through this program. The program is available in all AAs.

- MNB participates in Federal Housing Administration programs, which have less stringent requirements for home ownership financing and not all financial institutions offer this product. MNB originated six loans, representing \$458,000, through this program. The program is available in all AAs.

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 MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

| | | |
|---|--|---------------------------------|
| Time Period Reviewed: | Lending test: January 1, 2019 to December 31, 2021 CD test: January 1, 2019 to December 31, 2021 | |
| Bank Products Reviewed: | Small business Community development loans, qualified investments, community development services | |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| Illinois | | |
| Peoria MSA | Full-scope | Counties of Marshall and Fulton |
| Non-MSA | Full-scope | McDonough County |

Appendix B: Summary of MMSA and State Ratings

| RATINGS MidAmerica National Bank | | | |
|----------------------------------|----------------------|----------------|--------------------------------------|
| Overall Bank: | Lending Test Rating* | CD Test Rating | Overall Bank/State/Multistate Rating |
| MidAmerica National Bank | Satisfactory | Satisfactory | Satisfactory |
| MMSA or State: | | | |
| Illinois | Satisfactory | Satisfactory | Satisfactory |

(*) The Lending Test and Community Development Test carry equal weight 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 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year.

The following is a listing and brief description of the tables included in each set:

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

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2019-21 | | |
|--|---------------------------------|--------------|------------|----------------|-------------------|--------------|------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|--|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | | |
| Peoria MSA | 25 | 4,149 | 55.6 | 435 | 0.0 | 0.0 | 0.0 | 32.3 | 28.0 | 20.9 | 67.7 | 72.0 | 79.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| Non-MSA | 20 | 1,673 | 44.4 | 311 | 1.5 | 0.0 | 0.3 | 22.4 | 20.0 | 23.8 | 33.6 | 45.0 | 28.9 | 42.5 | 35.0 | 46.9 | 0.0 | 0.0 | 0.0 | | |
| Total | 45 | 5,822 | 100 | 746 | 0.6 | 0.0 | 0.1 | 28.2 | 24.4 | 22.1 | 53.4 | 60.0 | 58.2 | 17.8 | 15.6 | 19.6 | 0.0 | 0.0 | 0.0 | | |

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 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 | | | | | | | | | | | | 2019-21 | |
|---|---------------------------------|--------------|------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|---------|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans | | |
| Peoria MSA | 25 | 4,149 | 56 | 435 | 76.8 | 48.0 | 52.2 | 4.6 | 8.0 | 18.6 | 44.0 | | |
| Non-MSA | 20 | 1,673 | 44 | 311 | 75.9 | 60.0 | 57.6 | 4.6 | 10.0 | 19.5 | 30.0 | | |
| Total | 45 | 5,822 | 100 | 746 | 76.4 | 53.3 | 54.4 | 4.6 | 8.9 | 19.0 | 37.8 | | |

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%