



PUBLIC DISCLOSURE

November 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Allendale
Charter Number: 8293

301 East Main Street
Allendale, Illinois 62410

Office of the Comptroller of the Currency

10200 Forest Green Blvd
Suite 501
Louisville, Kentucky 40223

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: Satisfactory.

The lending test is rated Satisfactory.

The major factors that support these ratings include:

- The loan-to-deposit (LTD) ratio was reasonable given The First National Bank of Allendale's (FNB or bank) size, financial condition, and credit needs of its assessment area (AA).
- A majority of FNB's loans were originated inside its AA.
- The distribution of loans to borrowers of different income levels was excellent.
- The geographical distribution of small business and consumer loans throughout the AA was reasonable.
- There were no CRA-related complaints received during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AA, the bank's LTD ratio was reasonable. FNB's LTD averaged 72.5 percent over the past 15 quarters, with a quarterly high of 81.9 percent and a quarterly low of 64.3 percent. The bank's LTD was reasonable compared to two similarly situated banks with average LTD ratios of 73.1 and 69.4 percent over the same period.

Lending in the Assessment Area

A majority of the bank's loans were inside its AA. Management originated and purchased 71.3 percent by volume and 55.3 percent by dollar amount of the bank's total loans inside its 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		
	#	%	#	%		\$	%	\$	%	
Small Business 2020-2021	13	65.0	7	35.0	20	285	29.9	669	70.1	954
Small Business 2022	13	65.0	7	35.0	20	1,164	62.4	702	37.6	1,866
Consumer 2020-2021	15	75.0	5	25.0	20	192	80.3	47	19.7	240
Consumer 2022	16	80.0	4	20.0	20	178	76.8	54	23.2	232
Total	57	71.3	23	28.7	80	1,819	55.3	1,472	44.7	3,292

Source: Random sample of small business and consumer loans from bank records that were originated and purchased between January 1, 2020, and December 31, 2022. Totals may reflect negligible variances due to rounding.

Description of the Institution

FNB is a nationally-chartered, intrastate bank headquartered in Allendale, Illinois. FNB is wholly owned by Allendale Bancorp, Inc., a one-bank holding company, also located in Allendale. FNB operates three branches, including its main office, and two deposit taking automated teller machines (ATM) and three withdrawal only ATMs in the state of Illinois. Management added one deposit taking ATM on January 1, 2020, at a new loan production office in Carmi, Illinois. The AA is a non-MSA, consisting of Edwards, Lawrence, Wabash, and White counties in Illinois.

FNB is a community-oriented bank that offers traditional loan and deposit products. The board and management's business strategy focuses on business, consumer, and farm loans. The bank's retail products include checking accounts, savings accounts, certificates of deposit, and individual retirement accounts. Its retail lending products include vehicle secured loans; deposit secured loans; unsecured personal loans; and residential purchase, refinance, and construction loans. Its business lending products include commercial real estate loans, small business loans, commercial and industrial loans, agricultural and farm loans, equipment loans, and commercial lines of credit. The bank also offers free internet, mobile, and telephone banking; free bill pay; remote deposit capture; and safe deposit boxes.

According to FNB's December 31, 2022, call report data, FNB's net loans represented 68.2 percent of average assets. The composition of loans included one- to four-family residential real estate (23.1 percent), farmland (23.2 percent), commercial and industrial (15.5 percent), commercial real estate (10.3 percent), loans to individuals (8.4 percent), and other loans (2.3 percent).

There were no legal or financial circumstances that impact FNB's ability to meet the credit needs of its community. However, the COVID-19 pandemic, beginning in 2020, impacted the local economy, including unemployment. The United States (U.S.) Small Business Administration (SBA) Paycheck Protection Program (PPP) provided loans to help businesses keep their workforce employed during the pandemic. FNB participated in this program and originated 579 loans, or \$20.4 million, to businesses and farms within the AA to support community needs. The Office of the Comptroller of the Currency (OCC) last performed a CRA evaluation on July 19, 2019. The bank received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated FNB's CRA performance under the OCC's Small Bank procedures encompassing a lending test. The lending test evaluated the bank's record of meeting the credit needs of its AA through its lending activities from January 1, 2020, through December 31, 2022.

Examiners used call report data as of December 31, 2022, to determine FNB's quarterly LTD ratio. Based on an analysis of lending activity during the evaluation period, small business and consumer loans were selected as the primary loan products. Conclusions regarding the bank's lending performance were based on a random sample of small business and consumer loans originated during this period.

For analysis purposes, examiners compared the bank's lending performance with demographic data from the 2015 United States (U.S.) Census Bureau's American Community Survey (ACS) for the 2020-2021 loan originations and purchased and the 2020 U.S. Census for the 2022 loan originations and

purchased. The census tract (CT) designations changed between the two data sources in 2022 compared to 2020-2021.

Selection of Areas for Full-Scope Review

The bank's only AA received a full-scope review. Refer to *Appendix A: Scope of the Examination* for a list of products reviewed within the AA.

Ratings

The bank's overall CRA rating is based on its state of Illinois rating. The state rating is based on the full-scope review of FNB's single AA. In assessing performance, examiners placed more weight on the distribution of loans by income level of the borrower than by the income level of the geography. This weighting was due to the fact there were no low-income and only four moderate-income CTs in the AA during the review period.

Discriminatory or Other Illegal Credit Practices Review

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

The lending test rating: Satisfactory

The major factors that support these ratings include:

- The distribution of small loans to business and to families of different income levels was excellent.
- The geographic distribution of small business and consumer loans throughout the AA was reasonable.
- There were no CRA-related complaints received during the evaluation period.

Description of Institution's Operations in Illinois

FNB has one AA in the state of Illinois. The AA includes the entirety of Edwards, Lawrence, Wabash, and White counties. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

The total population in the AA was 46,763. During the evaluation period, the AA consisted of 17 CTs with zero low-income tracts, four moderate-income tracts, 13 middle-income tracts, and zero upper-income tracts. However, due to the new 2020 U.S. Census data, four¹ CTs changed designations from moderate-income to middle-income or middle-income to moderate-income. All middle-income CTs in Edwards and Wabash counties were designated as *underserved* by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation (FDIC), and the OCC in 2020, 2021, and 2022. Annual designations of *distressed* or *underserved* nonmetropolitan middle-income geographies are determined based on rates of poverty, unemployment, and population loss, or population size, density, and dispersion.

FNB had moderate competition within the AA. As of June 30, 2022, there were 11 financial institutions operating 25 offices in the AA, including FNB. Competition in the AA included several local community and regional banks, but no branches of large banks. The June 30, 2022, FDIC Deposit Market Share Report showed FNB ranked second in market share in the AA at 21.6 percent. FNB's major competitors in the AA were The First National Bank of Carmi (21.9 percent) and Citizens National Bank of Albion (15.7 percent). FNB operated three full-service locations in the AA.

Economic conditions for the AA prior to the COVID-19 pandemic were consistent with the state of Illinois, with 4.0 percent unemployment. At the peak of the pandemic in April 2020, the unemployment rates in Edwards County (21.5 percent), Lawrence County (25.0 percent), Wabash County (19.9 percent), and White County (18.8 percent) were worse than the state of Illinois of 18.0 percent. The annual average unemployment rate for 2020 improved significantly for the AA and the state. On

¹ One CT in Edwards County changed from moderate-income to middle income, two CTs in Lawrence County changed from middle-income to moderate-income and two changed from moderate-income to middle-income, and one CT in Wabash County changed from middle-income to moderate income.

average, the unemployment rates for the AA were consistent with the state of Illinois’s employment rates for the evaluation period.

Unemployment Rate	2020	2021	2022
Illinois	9.3	6.1	4.6
Edwards	9.0	5.4	4.4
Lawrence	9.9	6.6	5.6
Wabash	9.7	4.8	3.3
White	8.1	5.0	3.9

Approximately 13.3 percent of households in the AA lived below the poverty level. This level was slightly above the national average of 12.0 percent. Additionally, 40.9 percent of households received social security benefits to supplement income. The median household income was \$50,775 for the AA, which was less than the state average of \$78,020 and national average of \$74,580 for 2022.

The major industries in the AA include agriculture, healthcare, and retail. The largest employers in the area include Wabash General Hospital, Wabash Valley Community College, and the local school districts. Many residents commute to Evansville, Indiana for employment.

A community contact providing services to the AA identified general funding for homebuyers, financial education and counseling, and volunteers for tax preparation as the primary needs of the AA. The contact stated local banks have demonstrated the willingness to both lend and engage in community projects. FNB participates in the Illinois USDA Rural Development Guaranteed Housing Program. This program enables qualified low- or moderate-income families to become homeowners. Under the program guidelines, FNB originated nine loans totaling \$830,767 in 2020, six loans totaling \$543,043 in 2021, and two loans totaling \$158,000 in 2022.

The following tables show demographic information covering FNB’s AA for 2020-2021 and 2022.

Illinois Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA 2020-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.0	23.5	76.5	0.0	0.0
Population by Geography	49,430	0.0	28.7	71.3	0.0	0.0
Housing Units by Geography	21,759	0.0	20.7	79.3	0.0	0.0
Owner-Occupied Units by Geography	14,391	0.0	19.1	80.9	0.0	0.0
Occupied Rental Units by Geography	4,451	0.0	24.6	75.4	0.0	0.0
Vacant Units by Geography	2,917	0.0	22.7	77.3	0.0	0.0
Businesses by Geography	2,684	0.0	25.0	75.0	0.0	0.0
Farms by Geography	326	0.0	19.3	80.7	0.0	0.0
Family Distribution by Income Level	12,447	20.8	19.5	22.3	37.4	0.0
Household Distribution by Income Level	18,842	25.1	16.9	18.1	39.8	0.0

Median Family Income Non-MSAs – IL	\$59,323	Median Housing Value	\$73,236
		Median Gross Rent	\$532
		Families Below Poverty Level	9.5%
<i>Source: 2015 ACS and 2021 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>			

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.0	23.5	76.5	0.0	0.0
Population by Geography	46,763	0.0	22.9	77.1	0.0	0.0
Housing Units by Geography	23,102	0.0	23.6	76.4	0.0	0.0
Owner-Occupied Units by Geography	15,290	0.0	21.4	78.6	0.0	0.0
Occupied Rental Units by Geography	4,452	0.0	27.4	72.6	0.0	0.0
Vacant Units by Geography	3,360	0.0	28.7	71.3	0.0	0.0
Businesses by Geography	3,045	0.0	21.2	78.8	0.0	0.0
Farms by Geography	348	0.0	17.8	82.2	0.0	0.0
Family Distribution by Income Level	12,636	23.0	19.2	20.4	37.3	0.0
Household Distribution by Income Level	19,742	25.6	17.7	17.6	39.1	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$78,858
			Median Gross Rent			\$681
			Families Below Poverty Level			10.4%
<i>Source: 2020 U.S. Census and 2022 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>						

Conclusions With Respect to Performance Tests in Illinois

Lending Test

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Table Q in *Appending D: Tables of Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2020-2021

Lending to geographies of different income levels in the AA reflected reasonable distribution. Management originated or purchased 5.0 percent of business loans in moderate-income CTs, below both the demographic and aggregate comparators. There were no low-income CTs in this AA. Of the middle-income CTs, 46.2 percent were designated as *underserved* where 95.0 percent of loans were originated. This analysis also includes PPP loans originated during the evaluation period, which accounted for 55.0 percent of the sample.

2022

Lending to geographies of different income levels in the AA reflected reasonable distribution. Management originated or purchased 5.0 percent of business loans in moderate-income CTs, below both the demographic and aggregate comparators. There were no low-income CTs in this AA. Of the middle-income CTs, 53.8 percent were designated as *underserved* where 95.0 percent of loans were originated.

Consumer Loans

Refer to Table U in *Appendix D: Tables for Performance Data* for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

2020-2021

Lending to geographies of different income levels in the AA reflected reasonable distribution. Management originated or purchased 5.0 percent of consumer loans in moderate-income CTs, below the demographic comparator. There were no low-income CTs in this AA. Of the middle-income CTs, 46.2 percent were designated as *underserved* where 95.0 percent of loans were originated.

2022

Lending to geographies of different income levels in the AA reflected poor distribution. Management did not originate or purchase any consumer loans in moderate-income CTs. There were no low-income CTs in this AA. Of the middle-income CTs, 53.8 percent were designated as *underserved* where 100.0 percent of loans were originated.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Table R in *Appendix D: Tables for Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

2020-2021

The bank's distribution of loans to business of different revenue sizes was excellent. Management originated 90.0 percent of loans to businesses with revenues of less than \$1 million. This performance exceeded both the demographic comparator and aggregate lending data.

2022

The bank's distribution of loans to business of different revenue sizes was excellent. Management originated 90.0 percent of loans to businesses with revenues of less than \$1 million. This level exceeded both the demographic comparator and aggregate lending data.

Consumer Loans

Refer to Table V in *Appendix D: Tables for Performance Data* for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

2020-2021

The distribution of loans to individuals of different income levels was reasonable. Management originated 10.0 percent of loans to low-income households compared to the demographic comparator of 25.1 percent. Management originated 15.0 percent of loans to moderate-income individuals in the AA, slightly below the demographic comparator of 16.9 percent.

2022

The distribution of loans to individuals of different income levels was reasonable. Management originated 20.0 percent of loans to both low- and moderate-income individuals. This percentage was slightly below demographic comparator for low-income households; however, it exceeded the demographic comparator for moderate-income households.

Responses to Complaints

FNB did not receive any written complaints regarding its CRA performance during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2020 to December 31, 2022	
Bank Products Reviewed:	Small business and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Non-MSA	Full-Scope	Edwards, Lawrence, Wabash, and White counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The First National Bank of Allendale	Satisfactory
MMSA or State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

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

determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reports in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography															2020-2021		
Assessment Area:	Total Loans to Small Businesses		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA	20	388	0.0	0.0	0.0	25.0	5.0	20.4	75.0	95.0	79.6	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, 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															2022		
Assessment Area:	Total Loans to Small Businesses		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA	20	1,837	0.0	0.0	0.0	21.2	5.0	24.0	78.8	95.0	76.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reports in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues								2020-2021	
Assessment Area:	Total Loans to Small Businesses		Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA	20	388	77.9	90.0	60.3	5.4	10.0	16.7	0.0

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues								2022	
Assessment Area:	Total Loans to Small Businesses		Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA	20	1,837	80.5	90.0	54.8	4.8	10.0	14.7	0.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography										2020-2021		
Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA	20	282	0.0	0.0	20.4	5.0	79.6	95.0	0.0	0.0	0.0	0.0

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reports in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography											2022	
Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA	20	259	0.0	0.0	22.8	0.0	77.2	100.0	0.0	0.0	0.0	0.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower											2020-2021	
Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA	20	282	25.1	10.0	16.9	15.0	18.1	25.0	39.8	50.0	0.0	0.0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower											2022	
Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA	20	259	25.6	20.0	17.7	20.0	17.6	20.0	39.1	40.0	0.0	0.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reports in the aggregate table due to how the underlying loan data is rounded in each table.