



PUBLIC DISCLOSURE

November 13, 2018

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

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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 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 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:

- First Mid Bank & Trust, N.A. (First Mid) is a leader in making community development (CD) loans. During the evaluation period, First Mid provided \$191.8 million in CD loans. A majority of these loans supported economic development or revitalization and stabilization of low-income, moderate-income, or distressed middle-income geographies. First Mid also offers a number of flexible lending programs and serves as a leading Small Business Administration (SBA) lender.
- The overall volume of lending is excellent, and a substantial majority of loans are made in the AAs. First Mid’s lending within its AAs exhibits excellent borrower distribution among individuals of different income levels and businesses/farms of different sizes.
- The bank has an adequate level of qualified CD investments and grants, with \$4.4 million in qualified investments and grants; however, a majority are prior period investments. First Mid exhibits adequate responsiveness to credit and community economic development needs through qualified investments. The institution does not use innovative and/or complex investments.
- Delivery systems are accessible to essentially all portions of First Mid’s AAs. The overall branch distribution is good. The institution’s opening and closing of branches has not adversely affected the accessibility of delivery systems. Services do not vary in a way that inconveniences portions of the AAs. First Mid provides an adequate level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

As of year-end 2017, First Mid is a \$2.8 billion interstate financial institution headquartered in Mattoon, IL. The bank is a wholly owned subsidiary of First Mid-Illinois Bancshares, Inc. (FMB), a one-bank holding company. FMB's stock is traded on the NASDAQ capital market under the symbol "FMBH". The holding company also owns Mid-Illinois Data Services Inc., First Mid Wealth Management Corporation, The Checkley Insurance Agency, Inc., doing business as First Mid Insurance Group; and two 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 51 banking offices in 22 counties in Illinois, and one branch in Clayton, Missouri (MO) as of December 31, 2017. Trust services are now provided by the newly created affiliate, First Mid Wealth Management Corporation. In addition to its branch network, First Mid's delivery channels include ATMs, Internet banking, mobile banking, telephone banking, and bank by mail. First Mid offers conventional deposit and loan products. In 2016, First Mid was the fourth largest SBA lender in Illinois by loan volume for SBA 7A loans, and fifth in 2015.

First Mid continues to expand into new markets through acquisitions. On September 8, 2016, the FMB acquired First Clover Leaf Financial Corp., a one-bank holding company for First Clover Leaf Bank and Trust, National Association, (FCLB). First Mid merged FCLB on March 17, 2017, gaining offices in Edwardsville (3), Swansea, and Wood River in Illinois and Clayton, MO. One branch in Highland, IL, was closed upon this merger.

First Mid has designated 11 AAs, including two AAs covering a portion of the St Louis MO-IL MSA, and nine 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, and the Peoria MSA. For this analysis we combined the four Non-MSA AAs in Illinois into one analysis and the two AAs in the St Louis MO-IL MSA into one multi-state analysis.

As of December 31, 2017, the bank's loan portfolio totaled \$1.9 billion, or 68.5 percent of total assets. Tier 1 capital was \$319.2 million. The following table represents the loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding Dollars
Business Loans, including Commercial Real Estate	64.9%
Home Loans	22.3%
Farm Loans, including farmland	11.1%
Consumer loans	1.7%

Source: December 31, 2017 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" rating during the November 30, 2015 evaluation under the large bank evaluation procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

First Mid was evaluated using the 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, 2015 through December 31, 2017. Under the lending test, we performed separate analyses of 2015 through 2016 data and 2017 data. This is due to the changes instituted by the 2015 American Community Survey (ACS), which updated population and housing information. The ACS also resulted in changes to the income designations of some census tracts (CTs). In general, the 2015 through 2016 analysis period will receive more weight than the 2017 analysis period, as this period represents a larger portion of the bank's lending activity. First Mid did not change their lending strategy during the two analysis periods.

The evaluation period for CD loans, the investment test, and the service test is December 1, 2015, through December 31, 2017. This represents the time from the last CRA evaluation to the end of this evaluation period.

Data Integrity

We tested the accuracy of First Mid's HMDA and CRA lending data and determined it to be reliable. We also reviewed the appropriateness of CD activities provided for consideration in our evaluation. This included testing CD loans, investments, and services submitted by First Mid to determine if they met the regulatory definition for qualified CD activities. Only those activities meeting the regulatory definition were considered in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, we selected a sample of AAs within that state for full-scope reviews. Each multistate metropolitan area where the bank has an office in more than one state was also selected for a full-scope review. Refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section for details regarding how the areas were selected.

Ratings

The bank's overall rating is a blend of the state of Illinois rating and the St. Louis IL-MO MMSA rating. The state of Illinois was weighted more heavily than the St. Louis IL-MO MMSA. Comparatively, First Mid's branches, deposits, and lending are concentrated in the state of Illinois.

The state of Illinois rating is based primarily on those areas that received a full-scope review. Refer to the Scope of Evaluation under the State of Illinois section for details regarding how the areas were weighted to arrive at the respective rating.

Inside/Outside Ratio

This ratio is a bank-wide calculation and not calculated by individual rating area or AA. Analysis is limited to bank originations and purchases and does not include any affiliate data. For the combined three-year evaluation period, First Mid originated a substantial majority of all loan products inside the bank's AAs (92.5 percent). The percentage by number of loans originated inside the AAs by loan type are as follows: 92.6 percent of home mortgage loans, 92.0 percent of small loans to businesses, and 92.3 percent of small loans to farms.

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 Consumer Financial Protection Bureau, 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 evidence of discriminatory or other illegal credit practices relative to this institution that other regulators may provide to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information provided concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Area Rating

St. Louis IL-MO MMSA

CRA rating for the St. Louis IL-MO MMSA¹: 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:

- Lending activity reflects good responsiveness to credit needs in its AA.
- The overall distribution of loans to borrowers of different incomes and businesses of different sizes is good.
- The level of community development loans is good. In addition, these CD loans and the use of flexible lending products were effective in helping meet community credit needs. These factors helped raise the Lending Test rating to High Satisfactory.
- An adequate level of qualified investments that exhibited adequate responsiveness to needs for affordable housing and community services.
- The branch distribution is reasonably accessible to geographies and individuals of different income levels.
- The level of community development services is adequate.

Description of Institution's Operations in the St. Louis IL-MO 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 18 percent of total branches. The bank also has seven deposit-taking ATMs within the MMSA, representing 100 percent of their deposit-taking ATM network. Six of the deposit-taking ATMs are located in Illinois and one in Missouri. This AA accounts for 17.6 percent of total deposits and 10.7 percent of total loans originated during this evaluation period.

The composition of this AA changed between 2016 and 2017. In March 2017 the bank added one branch in Clayton, MO, and five branches in Illinois within the MMSA through a bank merger. Four branches are located in Madison County and one branch in St Clair County in Illinois. In addition to adding the City of St Louis and portion of St Louis County in Missouri, the bank added St Clair County in Illinois and added the western half of Madison County to the AA. Prior to March 2017, the bank's AA consisted of a portion of the St Louis MMSA only in Illinois that included Bond County, a portion of Madison County, and a portion of Clinton

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.

County. The bank's market share significantly decreased with the expanded AA and increased competition in 2017.

Refer to the market profile for the St. Louis IL-MO MMSA in appendix C for detailed demographics and other performance context information for the AA.

Scope of Evaluation in the St. Louis MMSA

The MMSA will be subject to full-scope review. Refer to the table in Appendix A for more information.

Conclusions with Respect to Performance Tests

LENDING TEST

Lending Activity

Based on the data in Table 1 – Lending Volume of Appendix D and the following performance context considerations, we concluded lending activity is good in the St Louis MMSA. The bank has a limited presence in the market relative to the largest depository and lending institutions. First Mid originated a good volume of loans in the AA relative to its capacity based on deposits, competition, and market presence.

First Mid's lending activity in the St Louis MMSA AA is good; this is primarily related to the 2016 analysis. The proportion of bank loans is significantly higher than the proportion of bank deposits in the St Louis MMSA AA. The 2017 analysis indicates a weaker proportion of loans when compared to the proportion of deposits and therefore lending activity is not considered excellent. Combining the analyses, home mortgage lending and small loans to business lending activities are good. Small loans to farms activity is excellent, given the strong competition in the AA and location of the bank's branches.

Due to the significant changes in the AA between the two analyses, we are providing data for both 2016 and 2017. Based upon June 30, 2016 FDIC Deposit Market share data, First Mid has a 0.9 percent market share of deposits, ranking them 25 among 36 financial institutions in the AA. Based upon 2016 Peer Mortgage Data, First Mid had a market share of 1.2 percent and ranked 21 out of 252 lenders. Based upon small loans to businesses reported, First Mid had a 2.9 percent market share and ranked 11 out of 78 reporting lenders. Based upon the small loans to farms, First Mid had a 19.8 percent market share and ranked second out of 23 lenders. All three loan activities are excellent based on 2016 data.

Based upon June 30, 2017 FDIC Deposit Market Share data, First Mid only has 0.6 percent market share of deposits, ranking them 21 among 128 financial institutions in the AA. Based upon 2017 Peer Mortgage Data, First Mid had a 0.4 percent market share of home mortgage loans, ranking 61 among 562 reporting lenders. Given the strong competition from the other

reporting lenders in the AA and the bank's ranking among those lenders, home mortgage lending activity is adequate.

In 2017, First Mid had a 0.4 percent market share of small loans to businesses, ranking 26 among 146 reporting lenders. First Mid also achieved a 13.3 percent market share of small loans to farms, ranking third among 28 reporting lenders. The small business lending is adequate, and small farm lending activity is excellent, given the bank's market share and ranking.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of loans is poor. There were no unexplained conspicuous gaps identified. Gaps that were identified are explained by branch locations.

Home Mortgage Loans

Based on the data in Table O and the following performance context considerations, we concluded the geographic distribution of the bank's home mortgage loan originations and purchases is poor in the St Louis MMSA. The 2017 analysis received more weight here as there were more opportunities to lend in LMI areas. There were no low-income tracts in 2016 and 78 (19.4 percent) in 2017 within this AA. There were 2 moderate-income tracts (6.9 percent) in 2016 and 99 (24.6 percent) in 2017 within this AA.

The distribution of First Mid's home mortgage loans in 2015 and 2016 in low and moderate (LMI) geographies was very poor. The proportion of loans in moderate-income tracts was significantly weaker than the proportion of owner-occupied housing units in those geographies, and significantly weaker than the aggregate distribution of loans in those geographies.

The distribution of First Mid's home mortgage loans in 2017 in LMI geographies was poor. As there is a slightly higher proportion of moderate-income geographies, those conclusions were weighed heavier. The proportion of loans in moderate-income tracts was weaker than the proportion of owner-occupied housing units in those geographies, and weaker than the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly weaker than the proportion of owner-occupied housing units in those geographies, and significantly weaker than the aggregate distribution of loans in those geographies.

Small Loans to Businesses

Based on the data in Table Q and the following performance context considerations, we concluded the geographic distribution of the bank's originations and purchases of small loans to businesses is poor in the St Louis MMSA. The 2017 analysis was weighed heavier as there were more opportunities to lend in LMI areas.

The distribution of First Mid's small loans to businesses in 2015 and 2016 in LMI geographies was very poor. The proportion of loans in moderate-income tracts was significantly weaker than the proportion of businesses in those geographies, and significantly weaker than the aggregate distribution of loans in those geographies.

The distribution of First Mid's small loans to businesses in 2017 in LMI geographies was poor. The proportion of loans in moderate-income tracts was weaker than the proportion of businesses the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was weaker than the proportion of businesses the aggregate distribution of loans in those geographies.

Small Loans to Farms

Based on the data in Table S and the following performance context considerations, we concluded the geographic distribution of the bank's originations and purchases of small loans to farms is poor in the St Louis MMSA. For this analysis we weighed the 2017 analysis heavier, as there was more opportunity to make farm loans in these geographies.

The distribution of First Mid's small loans to farms in 2015 and 2016 in LMI geographies was adequate, due to the limited opportunity to make farm loans in these census tracts. The bank made no farm loans in the moderate-income tracts. No lender originated farm loans in these census tracts. Only 13 farms (representing 1.8 percent of all farms in the AA) were located in the moderate-income tracts in the St Louis MMSA in 2016.

The distribution of First Mid's small loans to farms in 2017 in LMI geographies was poor. The bank did not originate any farm loans in the low- or moderate-income tracts. The aggregate data for moderate-income tracts was 2.9 percent and 0.6 percent for low-income tracts. There were 106 farms in the low-income geographies and 383 farms in the moderate-income geographies. There were opportunities to make farm loans in these geographies.

Lending Gap Analysis

We reviewed summary reports and maps, and then analyzed First Mid's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in the St Louis MMSA, given the branch locations and strong competition.

The only branch in Missouri is located in Clayton, a small community with a population of 15,939 in eastern St Louis County, and west of the City of St Louis. First Mid accounts for less than one percent of deposit market share in Missouri and ranks 51 out of 56 banks providing strong competition in this part of the MMSA. Given the bank's limited presence in Missouri, the Clayton branch's location, and strong competition, it would be difficult for customers in LMI areas in St Louis County and the City of St Louis to reach the bank. The majority of MMSA branches in Illinois are clustered in the eastern half of Madison County in Edwardsville and Highland, while the LMI geographies are clustered in St Clair County and the western half of Madison County in East St Louis, IL. The only branch in St Clair County is in Swansea, IL, (population 13,430) approximately 15 miles east of East St Louis. First Mid accounts for 7.2 percent of deposit market share in St Clair and Madison Counties, and ranks fourth out of 39 banks. The two largest banks in these two counties have 30.9 percent of deposit market share in this part of the MMSA.

Distribution of Loans by Income Level of the Borrower

Overall, the borrower distribution of loans is good in the St Louis MMSA. The borrower distribution of home mortgage loans is excellent. The distributions of small loans to businesses and farms are good. Significant weight is placed on aggregate data, as substantially all the banks in the AA would report HMDA data. Additionally, twenty-four percent of the institutions, including the top 19 deposit share institutions, in the AA report small loans to businesses and farms.

Home Mortgage Loans

Based on the data in Table P and the following performance context considerations, we concluded the distribution of the bank's originations and purchased home mortgage loans in the St Louis MMSA is excellent.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2015 through 2016 was excellent, primarily due to the excellent lending to moderate-income borrowers. The proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families and significantly stronger than the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but significantly stronger than the aggregate distribution of loans to those borrowers. We noted there are 5.7 percent of families living below the poverty level.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2017 was good, primarily due to lending to moderate-income borrowers. The proportion of loans to moderate-income borrowers was stronger than the proportion of moderate-income families and stronger than the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but stronger than the aggregate distribution of loans to those borrowers. We noted there are 12.0 percent of families living below the poverty level.

Small Loans to Businesses

Based on the data in Table R and the following performance context considerations, we concluded the distribution of the bank's originations and purchases of small loans to businesses by revenue in the St Louis MMSA is good.

First Mid's distribution of small loans to businesses by revenue in 2015 through 2016 was good. The bank's proportion of loans was lower than the percentage of small businesses in the AA, but significantly stronger than the aggregate distribution of loans to those businesses. The bank originated 70.5 percent of the small loans to businesses to small businesses.

First Mid's distribution of small loans to Businesses by revenue in 2017 was adequate. Fifty-four percent of the bank's small loans to businesses were made to small businesses. The bank's proportion of loans was weaker than the percentage of small businesses in the AA, but stronger than the aggregate distribution of loans to those businesses.

Small Loans to Farms

Based on the data in Table T and the following performance context considerations, we concluded the distribution of the bank's originations and purchased of small loans to farms by revenue in the St Louis MMSA is good.

First Mid's distribution of small loans to farms in 2015 through 2016 by revenue was good. The bank's proportion of loans was lower than the percentage of small farms in the AA and was significantly stronger than the aggregate distribution of loans to those farms. The bank originated 85.9 percent of these loans to small farms.

First Mid's distribution of small loans to farms in 2017 by revenue was good. The bank's proportion of loans was lower than the percentage of small farms in the AA and was significantly stronger than the aggregate distribution of loans to those farms.

Community Development Lending

Based on the data in Table 1 – Lending Volume and the following performance context considerations, we concluded the community development lending is good in the St Louis MMSA and has a positive impact on the Lending Test rating.

First Mid made a relatively high level of community development loans. Community development loans offered were effective and responsive in helping the bank address community credit needs in the AA. The bank originated 10 CD loans in the AA during the evaluation period, totaling \$14.3 million, or 19.1 percent of allocated tier 1 capital. The loans supported job creation and nonprofit organizations providing community services.

Product Innovation and Flexibility

First Mid's use of flexible lending products to address the credit needs of small businesses, small farms, and low- and moderate-income individuals. This has a positive impact on lending test performance in the St. Louis MMSA. These flexible loan programs help provide affordable housing for LMI individuals and economic development for small businesses. While the products are not innovative, they do offer flexibility for borrowers who do not qualify for, or would have difficulty obtaining, traditional financing.

The bank is a leader in originating SBA loans. First Mid is an SBA Certified Lender. The bank originated, in this AA, eight SBA 7A loans totaling \$743,230, and one SBA CDC/504 loan totaling \$93,000 during the review period.

The bank offers a mix of government insured mortgage loans, which offer no or low-down payment options and flexible underwriting terms. These programs include Federal Housing Authority (FHA), US Department of Agriculture (USDA) Rural Development, and Farm Service Agency (FSA) loans. During the review period the bank originated 24 USDA Rural Development loans totaling \$2.8 million, and two FSA loans for \$427,460 in this AA. The bank also brokered two FHA loans for \$197,500.

INVESTMENT TEST

Based on the data in Table 14 of Appendix D and the following performance context considerations, we concluded the bank's qualified investment performance in the St. Louis MMSA AA is adequate.

First Mid had an adequate level of qualified investments in the St. Louis MMSA AA. These investments exhibited adequate responsiveness to credit and community development needs, but were not innovative or complex. Qualified investments totaled \$0.9 million or 1.2 percent of allocated Tier 1 capital; a substantial majority of the investments are from prior periods. These investments primarily consisted of three MBSs with loans that helped provide affordable housing to LMI families in the AA. First Mid made a \$1,000 donation in this evaluation period to a food pantry that provides meal programs, educational services, and food delivery for LMI senior citizens.

SERVICE TEST

Retail Banking Services

Based on the data in Table 15 of Appendix D and the following performance context considerations, we concluded the bank's retail service performance in the St. Louis MMSA AA is adequate.

First Mid's branch distribution in the St. Louis MMSA AA is adequate. The branches are reasonably accessible, although clustered in Illinois and somewhat distant 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, six of which are established locations that were acquired from First Clover Leaf Bank. None are located in a low- or moderate-income census tracts, but there are two branches (one in Woodriver, IL and the other in Edwardsville, IL) that are less than one mile from moderate-income census tracts that they serve. Loan data indicates that the banks are serving these geographies.

Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems. In March 2017, First Mid expanded its branch network in the AA through the acquisition of FCLB. A total of seven branches were acquired, with one branch closed and consolidated with an existing First Mid location. The closed branch was located in a middle-income geography and was less than a mile from the existing location. 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 comparable among locations regardless of the income level of the geography.

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, which are intended to help meet the needs of the community. One product, the StartNew Checking Account, is designed to give customers a

second chance to open deposit account. This product primarily benefits customers that are declined a deposit account based on a low ChexSystem score caused by a hardship (e.g. divorce, medical emergencies, or business failure). Another flexible deposit product is the Representative Payee Checking account. This account 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

First Mid provided an adequate level of community development services in the AA. During the evaluation period, six bank employees provided financial assistance to six different organizations. Four of the organizations provide community services to LMI individuals and two support economic development. Each of the six employees acted in a leadership role while serving as an officer and/or a committee member.

State Rating

State of Illinois

CRA Rating for 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:

- Lending activity reflects excellent responsiveness to credit needs.
- The overall distribution of loans to borrowers of different incomes and businesses of different sizes is excellent.
- First Mid is a leader in making community development loans. In addition, these CD loans and the use of flexible lending products were effective in helping meet community credit needs.
- First Mid has an adequate level of qualified investments. The qualified investments exhibited adequate responsiveness to needs for affordable housing and community services.
- The branch distribution is accessible to geographies and individuals of different income levels and services do not vary in a way that inconveniences LMI geographies and individuals.

Description of Institution's Operations in Illinois

First Mid has nine AAs within the state of Illinois rating area. The AAs include:

- Non-MSA AA – Christian, Coles, Cumberland, Douglas, Effingham, Moultrie, and Shelby Counties
- Adams AA – Adams County
- Knox AA – Knox County
- Southern IL non-MSA – Franklin, Jefferson, Lawrence, Saline, Wabash, and White Counties.
- Champaign-Urbana, IL MSA (portion of MSA 16580) – Piatt County and a portion of Champaign County
- Peoria, IL MSA (MSA 37900) – Marshall, Peoria, Stark, Tazewell, and Woodford Counties.
- Carbondale-Marion, IL MSA (MSA 16060) – Jackson and Williamson Counties
- Decatur, IL MSA (MSA 19500) – Macon County
- Bloomington, IL MSA (MSA 14060) – McLean County and a portion of DeWitt County

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The non-MSA AAs (Non-MSA, Adams, Knox, and Southern IL non-MSA) were combined for analysis purposes in this evaluation and will be referred to as the IL non-MSA AA.

The bank operates 42 branches in the state of Illinois. There were no other branch openings or closings in Illinois during the evaluation period.

Refer to the community profiles for the state of Illinois in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Illinois

The Illinois state rating is based primarily on the results of the areas that received full-scope reviews. For the state of Illinois, we completed full-scope reviews of the IL non-MSA, Champaign MSA, and Peoria MSA AAs. We performed limited-scope reviews of the Carbondale-Marion MSA, Decatur MSA, and Bloomington MSA AAs. The IL non-MSA AA is weighted most heavily in arriving at the overall conclusion for the state, as the bank's largest market share of loans and deposits is concentrated in this area. The IL non-MSA AA also has the most branches within the state. The following table summarizes the percentage of loans, deposits, and branches by AA. The loan information was from the HMDA and CRA reported data and branch and deposit information is from the FDIC website.

Market Share by Assessment Area			
	Loans	Deposits	Branches
IL non-MSA	61.5%	69.0%	52.4%
Champaign MSA	11.7%	11.7%	14.3%
Decatur MSA	11.5%	2.9%	7.1%
Peoria MSA	7.4%	5.6%	9.5%
Bloomington MSA	2.5%	0.7%	2.4%
Carbondale-Marion MSA	1.8%	10.1%	14.3%
Total State of Illinois	100.0%	100.0%	100.0%

For geographic and borrower distribution analyses, we considered two primary comparators; demographic data and aggregate data. For home loans, when the AA is located in an MSA, significant weight can be placed on the aggregate data comparator. Nearly all of the financial institutions in a MSA would be required to file HMDA data. Slightly less emphasis will be placed on aggregate data within the non-MSA. If the financial institutions do not have a branch located within a MSA, they would not be required to file HMDA data.

During the reviews of small loans to business and to farms, we considered how many financial institutions in the AA would have filed loan data to determine how much weight to provide to aggregate data comparison. The aggregate data for small loans to businesses and farms are limited to only banks that are evaluated as large banks. Within this IL non-MSA AA, 84 percent of the financial institutions would not report small loans to businesses and therefore the aggregate data does not receive a significant amount of weight in this AA. Thirty-seven percent of the bank's competitors in the Champaign MSA AA would report small loans to

businesses, including the three banks with the largest deposit market share. Twenty-six percent of the competitors within the Peoria MSA AA, including seven out of the top 10 banks based upon deposit share information, would report small loans to businesses. Heavier weight is given to the aggregate data in these MSA AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

Lending Activity

Based on the data in Table 1 – Lending Volume of Appendix D and the following performance context considerations, we concluded lending activity is excellent in Illinois. First Mid originated a significant volume of loans in the AAs relative to its capacity based on deposits, competition, and market presence. Based on the full-scope reviews, the bank's performance in the IL non-MSA AA is excellent, and performance in the Peoria and Champaign MSA AAs is adequate. We placed a significant amount of weight on the IL non-MSA AA given the volume of loans and deposits reported.

IL non-MSA AA

First Mid's lending activity in the IL non-MSA AA is excellent. The proportion of bank loans is comparable to the proportion of bank deposits in the IL non-MSA AA. Home mortgage lending, small loans to businesses, and small loans to farms lending activities are excellent, considering competition in the AA.

Based upon June 30, 2017 FDIC Deposit Market Share data, First Mid achieved a 10.9 percent market share of deposits, ranking them first among 81 financial institutions in the AA. Based upon 2017 Peer Mortgage Data, First Mid achieved a 5.6 percent market share of home mortgage loans, ranking second among 326 reporting lenders. Given the competition from the other reporting lenders in the AA and the bank's high ranking among those lenders, home mortgage lending activity is excellent.

First Mid achieved an 11.5 percent market share of small loans to businesses, ranking third among 82 reporting lenders. First Mid also achieved a 28.9 percent market share of small loans to farms, ranking first among 31 reporting lenders. The small business and small farm lending activities are excellent, given the bank's market share and ranking.

Champaign MSA AA

First Mid's lending activity in the Champaign MSA AA is adequate. The proportion of bank loans is comparable to the proportion of bank deposits in the Champaign MSA AA. Home mortgage and small business lending activities are adequate. Small farm lending activity is excellent, considering competition in the AA.

Based upon June 30, 2017 FDIC Deposit Market Share data, First Mid achieved a 3.4 percent market share of deposits, ranking them fifth among 30 financial institutions in the AA. Based upon 2017 Peer Mortgage Data, First Mid achieved a 1.5 percent market share of home mortgage loans, ranking 19th among 225 reporting lenders. Given the strong competition from the other reporting lenders in the AA and the bank's ranking among those lenders, home mortgage lending activity is adequate.

First Mid achieved a 3.6 percent market share of small loans to businesses, ranking 10th among 65 reporting lenders. First Mid also achieved a 28.2 percent market share of small loans to farms, ranking first among 18 reporting lenders. The small business lending activity is adequate and small farm lending activity is excellent, given the bank's market share and ranking.

Peoria MSA AA

First Mid's lending activity in the Peoria MSA AA is adequate. The proportion of bank loans is comparable the proportion of bank deposits in the Peoria MSA AA. Home mortgage and small business lending activities are good, and small farm lending activity is adequate, considering competition in the AA.

Based upon June 30, 2017 FDIC Deposit Market Share data, First Mid had a 1.2 percent market share of deposits, ranking them 14th among 39 financial institutions in the AA. Based upon 2017 Peer Mortgage Data, First Mid achieved a 0.4 percent market share of home mortgage loans, ranking 37 among 264 reporting lenders. Given the competition from the other reporting lenders in the AA and the bank's ranking among those lenders, home mortgage lending activity is adequate.

First Mid has a 1.0 percent market share of small loans to businesses, ranking 15th among 80 reporting lenders. First Mid also has a 1.0 percent market share of small loans to farms, ranking eighth among 19 reporting lenders. The small business lending activity is good and small farm lending activity is adequate, given the bank's market share and ranking.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of loans in the state of Illinois is adequate, based on the full-scope reviews. Both the IL non-MSA and Peoria MSA AAs reflect adequate penetration in LMI geographies, primarily in home loans. The Champaign MSA AA is poor.

Home Mortgage Loans

Based on the data in Table O and the following performance context considerations, we concluded the geographic distribution of the bank's home mortgage loan originations and purchases is adequate in Illinois.

IL non-MSA AA

Overall, the geographic distribution of home mortgage loans in the IL non-MSA AA is adequate. There were three low-income tracts (2.3 percent of all CTs) in 2016 and four (3.1 percent) in 2017 within this AA. There were 26 moderate-income tracts (20.3 percent) in 2016 and 24 (18.8 percent) in 2017 within this AA.

The distribution of First Mid's home mortgage loans in 2015 and 2016 in LMI geographies was adequate. While we weighed the conclusion within the moderate-income tracts heavier, the excellent performance in low-income tracts pulled the conclusion up to adequate. The proportion of loans in moderate-income tracts is poor, as the bank's proportion was weaker than both the proportion of owner-occupied housing units in those geographies and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was excellent, as the bank's proportion was stronger than both the proportion of owner-occupied housing units in those geographies and the aggregate distribution of loans in those geographies.

The distribution of First Mid's home mortgage loans in 2017 in LMI geographies was adequate. The proportion of loans in moderate-income tracts was comparable to the proportion of owner-occupied housing units and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was also comparable to both comparators.

Champaign MSA AA

Overall, the geographic distribution of home mortgage loans in the Champaign MSA AA was poor. There were six low-income tracts (14.3 percent of all CTs in the AA) in 2016 and eight (19.1 percent) in 2017 within this AA. There were eight moderate-income tracts (19.1 percent) in 2016 and 4 (9.5 percent) in 2017 within this AA.

The distribution of First Mid's home mortgage loans in 2015 and 2016 in LMI geographies was poor, as we weighted the conclusions for moderate-income tracks heavier due to the distribution of owner-occupied housing. Only 2.4 percent of owner-occupied housing is located in low-income tracts compared to 13.5 percent in moderate-income census tracts. The proportion of loans in moderate-income tracts was weaker than the proportion of owner-occupied housing units in those geographies and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly weaker than the proportion of owner-occupied housing units in those geographies, and the aggregate distribution of loans in those geographies.

The distribution of First Mid's home mortgage loans in 2017 in LMI geographies was adequate, as the excellent performance in the low-income tracts pulled up the poor performance in moderate income tracts. The proportion of loans in moderate-income tracts was poor because the bank's proportion in these tracts was weaker than both the proportion of owner-occupied

housing units and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly stronger than the proportion of owner-occupied housing units and the aggregate distribution of loans in those geographies.

Peoria MSA AA

Overall, the geographic distribution of home mortgage loans in the Peoria MSA AA was adequate. The bank's performance in 2015 and 2016 pulled up the conclusions from 2017. There were nine low-income tracts (9.6 percent of all CTs in the AA) in 2016 and 13 (13.8 percent) in 2017 within this AA. There were 16 moderate-income tracts (17.0 percent) in both 2016 and 2017 within this AA.

The distribution of First Mid's home mortgage loans in 2015 and 2016 in LMI geographies was good, primarily due to the excellent performance in moderate income tracts pulling up the adequate performance in low-income tracts. The proportion of loans in moderate-income tracts was significantly stronger than the aggregate distribution of loans in those geographies and slightly stronger than the proportion of owner-occupied housing units in those geographies. The proportion of loans in low-income tracts was weaker than the proportion of owner-occupied housing units in those geographies, yet stronger than the aggregate distribution of loans in those geographies.

The distribution of First Mid's home mortgage loans in 2017 in LMI geographies was poor. We weighed the conclusions from the moderate-income tracts heavier as there are more owner-occupied housing units within these tracts. The proportion of loans in moderate-income tracts was poor as the bank's proportion of loans was weaker than the proportion of owner-occupied housing units in those geographies, and the aggregate distribution of loans in those geographies. The bank made no home loans in the low-income tract demonstrating very poor performance.

Small Loans to Businesses

Based on the data in Table Q and the following performance context considerations, we concluded the geographic distribution of the bank's originations and purchases of small loans to businesses is poor in Illinois. We placed the most weight on performance in the IL non-MSA AA given the volume of loans reported. The strongest performance was noted in the Peoria MSA AA, where geographic distribution of small loans to businesses was adequate. Performance in the Champaign MSA AA was very poor.

IL non-MSA AA

Overall, the geographic distribution of small loans to businesses in the IL non-MSA AA is poor. While lending in low-income tracts significantly improved in 2017, it was not enough to offset the weak performance in moderate-income tracts, where there is greater opportunity for lending in LMI areas.

The distribution of First Mid's small loans to businesses in 2015 and 2016 in LMI geographies is poor for both low-income tracts and moderate-income tracts. The proportion of loans in moderate-income tracts was weaker than the proportion of businesses in those geographies

and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was weaker than the proportion of businesses in those geographies and the aggregate distribution of loans in those geographies.

The distribution of First Mid's small loans to businesses in 2017 in LMI geographies is adequate, primarily due to excellent performance in low-income tracts pulling up the poor performance in moderate-income tracts. The proportion of loans in moderate-income tracts was weaker than the proportion of businesses and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly stronger than the proportion of businesses and the aggregate distribution of loans in those geographies.

Champaign MSA AA

Overall, the geographic distribution of small loans to businesses in the Champaign MSA AA is very poor.

The distribution of First Mid's small loans to businesses in 2015 and 2016 in LMI geographies was very poor within both the low-income tracts and the moderate-income tracts. The proportion of loans is significantly weaker than the proportion of businesses and aggregate loans within the low-income tracts and moderate-income tracts when analyzed separately.

The distribution of First Mid's small loans to businesses in 2017 in LMI geographies is poor. We did weigh the performance in the moderate-income tracts slightly heavier due to the distribution of AA businesses. The proportion of loans in moderate-income tracts was poor as the bank's performance was weaker than the proportion of businesses and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly weaker than the proportion of businesses and the aggregate distribution of loans in those geographies.

Peoria MSA AA

Overall, the geographic distribution of small loans to businesses in the Peoria MSA AA is adequate, as the 2015 and 2016 analysis was weighed heavier in arriving at the conclusion.

The distribution of First Mid's small loans to businesses in 2015 and 2016 in LMI geographies is adequate, primarily due to the excellent performance in low-income tracts pulling up the poor performance in moderate-income tracts. The proportion of loans in moderate-income tracts was weaker than the proportion of businesses and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly stronger than the proportion of businesses and the aggregate distribution of loans in those geographies.

The distribution of First Mid's small loans to businesses in 2017 in LMI geographies was good. The proportion of loans in moderate-income tracts was stronger than the proportion of businesses and the aggregate distribution of loans in those geographies. The proportion of loans in low-income tracts was significantly stronger than the proportion of businesses and the aggregate distribution of loans in those geographies.

Small Loans to Farms

Based on the data in Table S and the following performance context considerations, we concluded the geographic distribution of the bank's originations and purchases of small loans to farms is adequate in Illinois. The geographic distribution in the IL non-MSA and Peoria MSA was adequate. The geographic distribution for the Champaign MSA was good

IL non-MSA AA

Overall, the geographic distribution of small loans to farms in the IL non-MSA AA is adequate, given the improved lending performance in 2017.

The distribution of First Mid's small loans to farms in 2015 and 2016 in LMI geographies is poor. While very few loans were made in these geographies, we did recognize there were limited opportunities which is why this conclusion was not considered very poor. The proportion of loans in moderate-income tracts was significantly weaker than the proportion of farms in those geographies, and weaker than the aggregate distribution of loans in those geographies. Only 5.0 percent (138) of total farms in the AA were located in the moderate-income geographies in 2016. The bank made no farm loans in the low-income tracts. No lenders reported farm loans within the low-income geographies. The opportunities in the low-income geographies are very limited as there are only four farms (representing 0.2 percent of all farms in the AA) located in the low-income tracts in the IL Non-MSA AA in 2016.

The distribution of First Mid's small loans to farms in 2017 in LMI geographies was good, primarily due to lending in the moderate-income tracts. The proportion of loans in moderate-income tracts was significantly stronger than the aggregate distribution of loans in those geographies, yet still below the proportion of farms in these geographies. There were 147 farms in the AA are located in the moderate-income geographies in 2017. The bank made no farm loans in the low-income tracts. The aggregate data was only 0.1 percent. There were only 10 farms (representing 0.4 percent of all farms in the AA) located in the low-income tracts in the IL Non-MSA AA in 2017.

Champaign MSA AA

Overall, the geographic distribution of small loans to farms in the Champaign MSA AA is good. The excellent performance in 2015 and 2016 was offset by the adequate performance in 2017.

The distribution of First Mid's small loans to farms in 2015 and 2016 in LMI geographies was excellent, primarily due to lending in the moderate-income tracts. The proportion of loans in moderate-income tracts was stronger than the proportion of farms in those geographies, and significantly stronger than the aggregate distribution of loans in those geographies. Only 11.2 percent (68) of total farms in the AA are located in the moderate-income geographies in 2016. The bank made no farm loans in the low-income tracts. No lenders reported farm loans in these geographies. There were only 13 farms (representing 2.2 percent of all farms in the AA) located in the low-income tracts in the Champaign MSA AA in 2016.

The distribution of First Mid's small loans to farms in 2017 in LMI geographies is adequate. The bank made no farm loans in either the low-income or moderate-income tracts. No lenders

reported farm loans within the moderate-income tracts and only 0.5 percent of the aggregate distribution of loans were in the low-income census tracts. The opportunity to lend to farms in these geographies is very limited with only 21 farms in low-income tracts and 23 farms in moderate-income tracts.

Peoria MSA AA

Overall, the geographic distribution of small loans to farms in the Peoria MSA AA is adequate, primarily due to the limited opportunities to make farm loans in LMI geographies.

The distribution of First Mid's small loans to farms in 2015 and 2016 in LMI geographies was adequate, due to the limited opportunities within these geographies. The bank did not originate any farm loans in low- or moderate-income areas in this AA. No lenders originated farm loans in low-income tracts due to limited opportunities. There are only 10 farms located in these low-income geographies. The aggregate distribution of loans in moderate-income geographies was only 0.1 percent. Only 4.4 percent (59) of total farms in the AA are located in the moderate-income geographies in 2016.

The distribution of First Mid's small loans to farms in 2017 in LMI geographies was poor due to the bank's performance in moderate-income geographies. The bank made no farm loans in the moderate-income tracts, which was weaker than the aggregate distribution of loans in those geographies of 4.8 percent. Eighty-six farms are located in the moderate-income geographies in 2017. The bank's performance to low-income geographies is adequate due to the limited opportunity. There are only 20 farms located in these geographies. The bank made no farm loans in the low-income tracts, which was comparable to the aggregate distribution of loans in those geographies of 0.1 percent.

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

Overall, the borrower distribution of loans is excellent, based on all three AAs receiving full-scope reviews. The borrower distributions of home mortgage loans and small loans to farms are excellent. The distribution of small loans to businesses is adequate.

Home Mortgage Loans

Based on the data in Table P and the following performance context considerations, we concluded the distribution of the bank's originations and purchased of home mortgage loans in Illinois is excellent.

IL non-MSA AA

The overall borrower distribution of home mortgage loans in the IL Non-MSA AA is excellent.

First Mid's distribution of home mortgage loans to LMI borrowers in 2015 through 2016 was excellent, as the performance, compared to peers, for lending to low-income borrowers was strong and pulled up the good performance in making loans to moderate-income borrowers. The proportion of loans to moderate-income borrowers was stronger than the proportion of moderate-income families and the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but significantly stronger than the aggregate distribution of loans to those borrowers. There are 10.4 percent of families living below the poverty level in the AA. These families living below the poverty level would have additional difficulties saving the down payment needed and qualifying for home loans with limited income.

First Mid's distribution of home mortgage loans to LMI borrowers in 2017 was excellent, primarily due to the excellent lending to the moderate-income borrowers. The proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families and the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was weaker than the proportion of low-income families, but significantly stronger than the aggregate distribution of loans to those borrowers. There are 11.3 percent of families living below the poverty level. Considering the poverty level, even the distribution to low-income borrowers is considered good.

Champaign MSA AA

The overall borrower distribution of home mortgage loans in the Champaign MSA AA is excellent.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2015 through 2016 was excellent. The proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families and the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but significantly stronger than the aggregate distribution of loans to those borrowers. There are 9.0 percent of families living below the poverty level. Considering the poverty level, the distribution to low-income borrowers is excellent and was significant in this analysis conclusion.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2017 was excellent, primarily due to the strength of lending to moderate-income borrowers. The proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families and the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but stronger than the aggregate distribution of loans to those borrowers. There are 9.4 percent of families living below the poverty level. Considering the poverty level, the distribution to low-income borrowers is good.

Peoria MSA AA

The overall borrower distribution of home mortgage loans in the Peoria MSA AA is good.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2015 through 2016 was good, primarily due to lending to moderate-income borrowers. The proportion of loans to moderate-income borrowers was stronger than the proportion of moderate-income families and the aggregate distribution of loans to those borrowers. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families, but comparable to the aggregate distribution of loans to those borrowers. There are 8.1 percent of families living below the poverty level.

First Mid's distribution of home mortgage loans to low- and moderate-income borrowers in 2017 was adequate, primarily due to lending to adequate performance of lending to moderate-income borrowers. The proportion of loans to moderate-income borrowers was comparable to the proportion of moderate-income families and weaker when compared to the aggregate distribution of loans to those borrowers. The bank's performance of lending to low-income borrowers is poor. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families and significantly weaker than the aggregate distribution of loans to those borrowers.

Small Loans to Businesses

Based on the data in Table R and the following performance context considerations, we concluded the distribution of the bank's originations and purchased of small loans to businesses by revenue in Illinois is adequate, primarily due to the IL non-MSA AA conclusions.

IL non-MSA AA

The overall distribution of small loans to businesses in the IL non-MSA AA is adequate.

First Mid's distribution of small loans to businesses by revenue in 2015 through 2016 was adequate. The bank's proportion of loans was weaker than the percentage of small businesses in the AA, but stronger than the aggregate distribution of loans to those businesses.

First Mid's distribution of small loans to Businesses by revenue in 2017 was adequate. The bank's proportion of loans was weaker than the percentage of small businesses in the AA, but stronger than the aggregate distribution of loans to those businesses.

Champaign MSA AA

The overall distribution of small loans to businesses in the Champaign MSA AA is good.

First Mid's distribution of small loans to businesses by revenue in 2015 through 2016 was good. The bank's proportion of loans was weaker than the percentage of small businesses in the AA and significantly stronger than the aggregate distribution of loans to those businesses.

First Mid's distribution of small loans to Businesses by revenue in 2017 was adequate. The bank's proportion of loans was weaker than the percentage of small businesses in the AA, but stronger than the aggregate distribution of loans to those businesses.

Peoria MSA AA

The overall distribution of small loans to businesses in the Peoria MSA AA is good.

First Mid's distribution of small loans to businesses by revenue in 2015 through 2016 was good. The bank's proportion of loans was weaker than the percentage of small businesses in the AA and significantly stronger than the aggregate distribution of loans to those businesses.

First Mid's distribution of small loans to Businesses by revenue in 2017 was adequate. The bank's proportion of loans was weaker than the percentage of small businesses in the AA, but stronger than the aggregate distribution of loans to those businesses.

Small Loans to Farms

Based on the data in Table T and the following performance context considerations, we concluded the distribution of the bank's originations and purchases of small loans to farms by revenue in Illinois is excellent. We placed the most weight on the IL non-MSA AA based on the volume of farm loans reported.

IL non-MSA AA

The overall borrower distribution of small loans to farms in the IL non-MSA AA is excellent. Over eighty percent of the bank's farm loans were made to small farms in both analyses and the bank's performance significantly exceeds aggregate distribution.

First Mid's distribution of small loans to farms in 2015 through 2016 by revenue was excellent. The bank's proportion of loans was below the percentage of small farms in the AA, and was significantly stronger than the aggregate distribution of loans to those farms

First Mid's distribution of small loans to farms in 2017 by revenue was excellent. The bank's proportion of loans was comparable to the percentage of small farms in the AA and was significantly stronger than the aggregate distribution of loans to those farms.

Champaign MSA AA

The overall borrower distribution of small loans to farms in the Champaign MSA AA is good. Over seventy percent of the bank's farm loans were made to small farms in both analyses and the bank's performance significantly exceeded aggregate distributions.

First Mid's distribution of small loans to farms in 2015 through 2016 by revenue was good. While the bank's proportion of loans was weaker than the percentage of small farms in the AA, it was significantly stronger than the aggregate distribution of loans to those farms

First Mid's distribution of small loans to farms in 2017 by revenue was good. The bank's proportion of loans was comparable to the percentage of small farms in the AA, and was significantly stronger than the aggregate distribution of loans to those farms

Peoria MSA AA

The overall borrower distribution of small loans to farms in the Peoria MSA AA is excellent, as all the banks small loans to farms were made to small farms in this AA

First Mid's distribution of small loans to farms by revenue in 2015 through 2016 was excellent. The bank's proportion of loans was stronger than the percentage of small farms in the AA and significantly stronger than the aggregate distribution of loans to those farms.

First Mid's distribution of small loans to farms by revenue in 2017 was excellent. The bank's proportion of loans was stronger than the percentage of small farms in the AA and significantly stronger than the aggregate distribution of loans to those farms.

Community Development Lending

Based on the data in Table 1 – Lending Volume of Appendix D and the following performance context considerations, we concluded the community development lending is excellent in the state of Illinois. A total of \$184.4 million of loans were made within the state of Illinois. Community development loans offered were effective and responsive in helping the bank address community credit needs in Illinois. To assist in reviewing the level of community development loans in each AA, we prorated tier 1 capital based upon the deposit distribution.

IL Non-MSA AA

First Mid is a leader in providing CD loans within this AA. The bank's excellent CD lending performance has a significantly positive impact on its overall lending performance in the IL non-MSA AA. The bank originated 27 CD loans in the AA during the evaluation period, totaling \$136.6 million, or 105.4 percent of allocated tier 1 capital. The loans supported job creation, non-profit organizations providing community services in the AA, aided schools primarily serving LMI students, and revitalization and stabilization of LMI and distressed or underserved geographies.

Champaign MSA AA

First Mid's CD lending within this AA is excellent and this has a positive impact on its overall lending performance in the Champaign AA. The bank originated five CD loans in the AA during the evaluation period, totaling \$26.9 million, or 122.5 percent of allocated tier 1 capital. The loans supported revitalization and stabilization of LMI geographies.

Peoria MSA AA

First Mid's CD lending within this AA is excellent and this has a positive impact on its overall lending performance in the Peoria MSA. The bank originated four CD loans in the AA during the evaluation period, totaling \$6.6 million, or 62.4 percent of allocated tier 1 capital. The loans supported nonprofit organizations providing community services, and revitalization and stabilization of a low-income CT.

Community Development Loans – Statewide

In addition to the CD loans that benefit the bank's AAs, First Mid made 14 qualified CD loans on a broader statewide/regional area, some of which also benefited parts of the IL non-MSA AA. The loans totaled \$14.3 million and supported small farms, one nonprofit organization providing community services, and aided two schools primarily serving LMI students.

Product Innovation and Flexibility

First Mid's use of flexible lending products have a positive impact on lending test performance in the state of Illinois. These flexible loan programs help provide affordable housing for LMI individuals and economic development for small businesses. While the products are not innovative, they do offer flexibility for borrowers who do not qualify for, or would have difficulty obtaining, traditional financing.

The bank is a leader in originating SBA loans. First Mid is an SBA Certified Lender. In this rating area, the bank originated 187 SBA 7A loans totaling \$22.9 million, and 19 SBA CDC/504 loans totaling \$20.2 million during the review period.

During the review period the bank originated 109 USDA Rural Development loans totaling \$8.6 million. The bank brokered 51 FHA loans totaling \$6.5 million; 12 home loans located in LMI or distressed geographies. In 2015, the bank also made 19 Illinois Housing Development Authority loans totaling \$1.4 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Decatur MSA and Bloomington MSA AAs is consistent with the bank's overall "outstanding" performance under the lending test in Illinois. In the Carbondale-Marion MSA AA the bank's performance is weaker due to poor borrower and geographic distributions. The weaker performance in this AA has minimal impact on the overall lending test conclusions as the AA accounts for only 3.2 percent of loans and 10.1 percent of deposits.

Refer to Table 1 and Tables O through T in the state of Illinois section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

Based on the data in Table 14 of Appendix D and the following performance context considerations, we concluded the bank's qualified investment performance in the state of Illinois is adequate. The bank's performance in the IL Non-MSA AA, Champaign MSA AA, and Peoria MSA AA is adequate. Qualified investments in the full-scope AAs totaled \$2.3 million or approximately 1.4 percent of allocated Tier 1 capital.

IL Non-MSA AA

First Mid had an adequate level of qualified investments in the IL Non-MSA AA. These investments exhibited adequate responsiveness to credit and community development needs but were not innovative or complex. Qualified investments totaled \$1.4 million or 1.1 percent of allocated Tier 1 capital, but the investments are primarily prior periods. These investments primarily consisted of three prior period MBSs with loans that helped provide affordable housing to LMI families in the AA and a prior period municipal bond that funded building improvements at a school where a majority of the students receive a free or reduced fee lunch.

First Mid also made 40 donations within the current period totaling \$0.1 million to 20 different organizations. A majority of these organizations provide community services to LMI individuals. The community services include youth programs, a homeless shelter, food pantry/program, educational services, healthcare, and services for developmentally delayed individuals. Two of the organizations provide affordable housing for LMI individuals and three provide funding and job training activities that help revitalize and stabilize distressed and underserved middle-income areas.

Champaign MSA AA

First Mid had an adequate level of qualified investments in the Champaign MSA AA. These investments exhibited adequate responsiveness to credit and community development needs, but were not innovative or complex. Qualified investments totaled \$0.7 million or 3.0 percent of allocated Tier 1 capital. These investments primarily consisted of three MBSs with loans that helped provide affordable housing to LMI families in the AA. First Mid also made three donations totaling \$3,598 to two organizations that provide community services to LMI individuals.

Peoria MSA AA

First Mid had an adequate level of qualified investments in Peoria MSA AA. These investments exhibited adequate responsiveness to credit and community development needs, but were not innovative or complex. Qualified investments totaled \$0.3 million or 2.4 percent of allocated Tier 1 capital. These investments primarily consisted of two MBSs with loans that helped provide affordable housing to LMI families in the AA. First Mid also made five donations totaling \$10,978 to three organizations that provide community services to LMI individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Decatur MSA AA is consistent with the bank's overall "Low Satisfactory" performance in under the investment test in the state of Illinois. In the Bloomington MSA AA, the bank's performance is stronger than the bank's overall performance in the state. Qualified investments totaled \$1.0 million and consisted of three MSBs providing loans to LMI families. This level represents 79.1 percent of allocated Tier 1 capital. In the Carbondale MSA AA, the bank's performance is weaker than the bank's overall performance in the state. Qualified investments totaled \$4,500 and consisted of two donations to two organizations that provide community services to LMI

individuals. The performance in the limited-scope areas did not have a significant impact on the overall conclusion for the State of Indiana.

Refer to the Table 14 in appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Illinois is good. Based on full-scope reviews, the bank's performance in the IL Non-MSA AA is good and performance in the Champaign MSA AA and the Peoria MSA AA is adequate.

Retail Banking Services

Based on the data in Table 15 of appendix D and the following performance context considerations, we concluded the bank's retail service performance in the State of Illinois is good. Retail services in the IL Non-MSA and Peoria MSA were excellent, while retail services in the Champaign MSA were good. Delivery systems are accessible to geographies and individuals of different income levels. The branch network is the primary delivery channel, but ATMs and other alternative delivery system are also available. Services and hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and individuals. The opening and closing of branches has been limited and has not adversely affected the accessibility of delivery systems to LMI geographies and 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, which are intended to help meet the needs of the community. One product, the StartNew Checking Account, is designed to give customers a second chance to open deposit account. This product primarily benefits customers that are declined a deposit account based on a low ChexSystem score caused by a hardship (i.e. divorce, medical emergencies, or business failure). Another flexible deposit product is the Representative Payee Checking account. This account 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. Bank management did not provide information about the usage and effectiveness of these accounts.

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 22 branches within the AA. One branch is located in a low-income geography and six branches are located in a moderate-income geography. The percentage of branches in a low-income geography of 4.6 percent exceeds the 2.1 percent of the population that is living in a low-income geography.

In addition, the percentage of branches in a moderate-income geography of 27.3 percent exceeds the 16.9 percent of the population that is living in a moderate-income geography.

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. There were no branch openings or closings during the evaluation period.

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. One of the six branches, which is located in a moderate-income geography, is adjacent to a low-income geography. Approximately 14.7 percent of the population is living in the low-income geographies and 10.6 percent is living in the moderate.

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. There were no branch openings or closings during the evaluation period.

Peoria MSA AA

First Mid's branch distribution is excellent in the Peoria MSA, with the branches readily accessible to geographies and individuals of different income levels. Of the four branches in the AA, one is located in a low-income geography and one is located in a moderate-income geography. This distribution exceeds the 8.4 percent of the population living in low-income geographies and the 16.8 percent of the population living in the 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. There were no branch openings or closings during the evaluation period.

Community Development Services

First Mid provides a good level of CD services in the full-scope areas. The level of CD services in the IL Non-MSA AA is relatively high, but weaker in the other two full-scope AAs. In the Champaign MSA AA, the level of CD services is adequate and in the Peoria MSA AA, the level is very poor.

IL Non-MSA AA

First Mid provided a relatively high level of community development services in the AA. During the evaluation period, 25 employees provided financial assistance to 33 different organizations that primarily serve LMI individuals. Twenty-two organizations provide community services, three organizations provide affordable housing, and eight organizations support economic

development. Twenty-one of the employees held a leadership position by serving on the board or a committee of the organization.

Champaign MSA AA

First Mid provided an adequate level of community development services in the AA. During the evaluation period, three employees provided financial assistance to three different organizations. Two of the organizations provide affordable housing for LMI individuals and one organization promotes economic development. All three employees served in leadership positions. One employee taught first time homebuyer seminars and financial literacy, while the other two employees served as either a committee or board member.

Peoria MSA AA

First Mid did not provide any community development services in the AA during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Decatur MSA AA is consistent with the bank's overall "High Satisfactory" performance under the service test in Illinois. In the Carbondale MSA AA and Bloomington MSA AA, the bank's performance is weaker than the bank's overall performance. Retail banking services and CD services are adequate in the Carbondale MSA AA. Retail banking services were adequate in the Bloomington MSA AA, but no CD services were provided. Refer to Table 15 in appendix D for the facts and data that support these conclusions.

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 metropolitan and nonmetropolitan areas 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 (excludes CD loans): (01/01/15 to 12/31/17) Investment and Service Tests and CD Loans: (12/01/15 to 12/31/17)	
Financial Institution	Products Reviewed	
First Mid Bank and Trust, NA (First Mid) Mattoon, IL	Home Mortgage Small Loans to Businesses Small Loans to Farms	
Affiliate(s)	Affiliate Relationship	Products Reviewed
First Mid Charitable Trust	Affiliate at the Holding Company	Qualified donations under the Investment Test
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
St. Louis MMSA AA <u>State of Illinois</u>	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.
IL Non-MSA AA	Full-scope	Non-MSAs – Christian, Coles, Cumberland, Douglas, Effingham, Moultrie, Shelby, Knox, Adams, Franklin, Jefferson, Lawrence, Saline, Wabash, and White Counties
Champaign MSA AA	Full-scope	Portion of MSA#16580 – All of Piatt County and a portion of Champaign County
Peoria MSA AA	Full-scope	MSA #37900 – Marshall, Peoria, Starke, Tazewell, and Woodford Counties
Carbondale MSA AA	Limited-scope	MSA #16060 – Jackson and Williamson Counties
Decatur MSA AA	Limited-scope	MSA #19500 – Macon County
Bloomington MSA AA	Limited-scope	MSA #14010 – All of McLean County and a portion of DeWitt County

Appendix B: Summary of Multistate Metropolitan Area 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.	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
St. Louis MMSA	High 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: Market Profiles for Full-Scope Areas

St. Louis MMSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: St Louis MO-IL MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	6.9	62.1	31.0	0.0
Population by Geography	153,941	0.0	5.9	57.8	36.2	0.0
Housing Units by Geography	61,934	0.0	7.5	59.5	33.0	0.0
Owner-Occupied Units by Geography	44,070	0.0	5.2	58.5	36.3	0.0
Occupied Rental Units by Geography	13,446	0.0	13.2	61.4	25.4	0.0
Vacant Units by Geography	4,418	0.0	14.0	64.0	22.0	0.0
Businesses by Geography	8,000	0.0	5.9	54.9	39.2	0.0
Farms by Geography	675	0.0	1.9	66.5	31.6	0.0
Family Distribution by Income Level	39,745	15.4	15.1	23.2	46.2	0.0
Household Distribution by Income Level	57,516	19.9	14.5	17.6	48.0	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$66,798	Median Housing Value			\$157,415
			Median Gross Rent			\$729
			Families Below Poverty Level			5.5%

Source: 2010 U.S. Census and 2016 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.

Table A – Demographic Information of the Assessment Area						
Assessment Area: St Louis MO-IL MMSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	402	19.4	24.6	31.8	23.4	0.7
Population by Geography	1,713,697	13.9	23.7	35.4	26.6	0.4
Housing Units by Geography	795,866	15.3	24.4	35.2	24.6	0.4
Owner-Occupied Units by Geography	443,246	8.4	21.4	39.2	30.9	0.2
Occupied Rental Units by Geography	255,600	21.4	28.2	32.3	17.4	0.7
Vacant Units by Geography	97,020	31.2	28.3	25.0	15.2	0.4
Businesses by Geography	102,160	9.3	21.1	32.7	35.5	1.5
Farms by Geography	2,689	3.9	14.2	44.5	36.8	0.5
Family Distribution by Income Level	423,262	25.6	17.6	19.0	37.8	0.0
Household Distribution by Income Level	698,846	27.9	16.9	17.0	38.2	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$152,058
			Median Gross Rent			\$818
			Families Below Poverty Level			12.0%

Source: 2015 ACS Census and 2017 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.

The St Louis MMSA AA contains a portion of the multi-state MSA #41180 St Louis MO-IL consisting of 402 CTs, encompassing all of Madison, St Clair, and Bond counties in Illinois, three census tracts in the northern part of Clinton County, Illinois, all census tracts in St. Louis City and 168 census tracts in the eastern portion of St. Louis County. First Mid has 8 branches and seven deposit-taking ATMs in the AA. The only branch in Missouri is located in Clayton, a small community located in eastern St Louis County, and west of the City of St Louis. According to the 2015 ACS US Census, there were 78 low-income CTs, 99 moderate-income CTs, 128 middle-income CTs, 94 upper-income CTs, and three N/A CT. The adjustment down from the entire MMSA and entire counties is reasonable. The MMSA is very large and it would be difficult for the bank due to size, branch structure, and number of competitors to serve this area. While the bank does not have a presence in the city of St. Louis, they included it so the AAs in this MMSA were contiguous. The AAs meets the requirements of the regulation and did not arbitrarily exclude any low- or moderate-income CTs.

Following a bank merger in March 2017 the AA was significantly expanded to its current composition. Prior to March 2017, the AA consisted of a portion of the St Louis MMSA only in Illinois that included Bond County, 19 CTs in the eastern half of Madison County, and three CTs in the northern part of Clinton County. The AA had no low-income CTs and only two moderate-income CTs. The adjustments down from the full St Louis MMSA were reasonable, as the area was too large to serve with only three branches on the far eastern side of the MMSA in Illinois at that time.

Competition

Competition in the MMSA AA for deposits is high. As of June 30, 2017, First Mid's deposits in the AA totaled \$1.6 million, or 0.6 percent of the total market share. According to the FDIC Deposit Market Share Report, First Mid ranked 21 out of 128 deposit-taking institutions in the AA. The top five institutions, for deposit market share in the AA, are Scottrade Bank (now TD Ameritrade), U.S. Bank, Stifel, Bank of America, and Commerce Bank. These institutions account for 57.27 percent of deposits in the AA.

Competition for loans is strong. Based on 2017 peer mortgage data, 562 lenders originated or purchased residential real estate loans in the AA. The top five lenders were Wells Fargo Bank, JP Morgan Chase Bank, US Bank, Das Acquisition Company, LLC, and FCB Banks. These lenders account for 24.6 percent of the market share, by number of loans originated. First Mid accounts for 0.4 percent of market share, by number of loans originated.

Based on 2017 peer small business loan data, 146 lenders originated or purchased small business loans in the AA. The top five small business lenders are US Bank, American Express, Chase Bank, Bank of America, and Citibank. These lenders account for 52.3 percent of the market share, by number of loans originated. First Mid accounts for 0.4 percent of market share, by number of loans originated. Small farm loan data, also from 2017, shows 28 lenders competing for small farm loans in the AA. The top five lenders account for 63.7 percent of loans and include Germantown Trust and Savings, John Deere Financial, First Mid, FCB Banks, and US Bank. First Mid accounts for 13.3 percent of loans.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the average annual unemployment rate for all counties in the AA improved during the review period. The average annual unemployment rate for Bond, Clinton, Madison, and St. Clair counties were at or below the unemployment rate for the state of Illinois. The average annual unemployment rate for St. Louis County was below the state of Missouri and St. Louis city was above the state of Missouri during the review period. The table below summarizes the annual unemployment rate for the state and each county in the AA.

Average Annual Unemployment Rates			
	2015	2016	2017
State of Illinois	6.0%	5.3%	4.7%
Bond County	5.3%	4.7%	3.9%
Clinton County	4.5%	4.2%	3.1%
Madison County	5.9%	5.2%	4.0%
St. Clair County	6.3%	5.3%	4.5%
State of Missouri	4.0%	3.9%	3.3%
St. Louis City	4.8%	4.4%	3.9%
St. Louis County	3.6%	3.5%	3.1%

Source: Bureau of Labor Statistics; Not Seasonally Adjusted

The leading industries in the area were financial and health services according to the August 2018 Moody's Analytics report. The top five employers were BJC Healthcare, Wal-Mart, SSM Health Care System, Washington University, and Boeing Defense. Major industries in Illinois CTs consist of the military, followed by services and retail trade. Major employers include Scott Air Force Base, Memorial Hospital, St. Elizabeth Hospital, and Southwestern Illinois College. A large number also commute to St. Louis for employment.

Community Contact

We completed two community contacts in the St. Louis MSA AA in conjunction with this examination. We spoke with representatives from two economic development organizations. We identified the following credit and/or service need in the AA: A credit building program/product for small businesses making possible access to bank lending for new entrepreneurs and first time borrowers.

To further our understanding of the community's credit needs, we interviewed a community development organization representative knowledgeable about the areas served by the bank. Our contact did not identify any unmet credit needs.

State of Illinois

IL Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: IL Non MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	128	2.3	20.3	68.0	9.4	0.0
Population by Geography	457,920	1.2	17.4	70.2	11.2	0.0
Housing Units by Geography	204,639	1.4	18.3	69.1	11.3	0.0
Owner-Occupied Units by Geography	135,857	0.3	16.0	71.2	12.5	0.0
Occupied Rental Units by Geography	47,904	4.0	23.5	62.8	9.7	0.0
Vacant Units by Geography	20,878	2.2	21.1	69.4	7.3	0.0
Businesses by Geography	22,973	5.4	16.0	66.0	12.6	0.0
Farms by Geography	2,613	0.2	5.3	83.3	11.3	0.0
Family Distribution by Income Level	120,180	20.8	19.1	22.4	37.8	0.0
Household Distribution by Income Level	183,761	26.0	16.8	18.3	38.9	0.0
Median Family Income Non-MSAs - IL		\$54,499	Median Housing Value			\$85,967
			Median Gross Rent			\$552
			Families Below Poverty Level			10.4%
<i>Source: 2010 U.S. Census and 2016 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: IL Non MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	128	3.1	18.8	65.6	11.7	0.8
Population by Geography	454,409	2.1	16.9	66.9	13.0	1.1
Housing Units by Geography	203,368	2.1	17.0	67.3	13.0	0.5
Owner-Occupied Units by Geography	130,600	1.0	13.7	70.9	14.3	0.1
Occupied Rental Units by Geography	50,307	4.5	23.9	58.8	11.4	1.5
Vacant Units by Geography	22,461	3.1	21.3	65.1	9.5	1.0
Businesses by Geography	22,637	4.2	18.9	61.7	14.8	0.3
Farms by Geography	2,544	0.4	5.8	77.9	16.0	0.0
Family Distribution by Income Level	115,799	21.9	18.2	21.8	38.1	0.0
Household Distribution by Income Level	180,907	25.7	16.9	17.7	39.8	0.0
Median Family Income Non-MSAs - IL		\$59,121	Median Housing Value			\$91,766
			Median Gross Rent			\$587
			Families Below Poverty Level			11.3%
<i>Source: 2015 ACS Census and 2017 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>						

The IL Non-MSA AA refers to four individual AAs combined as one for our analysis. The Central IL AA consists of Christian, Coles, Cumberland, Douglas, Effingham, Moultrie, and Shelby Counties. The bank is headquartered in Mattoon, which is part of Coles County. The Southern IL AA consists of Franklin, Jefferson, Lawrence, Saline, Wabash and White Counties. Adams County and Knox County serve as individual AA's.

First Mid has 22 branches and one deposit-taking ATMs in the AA. The AA meets the requirements of the regulation and did not arbitrarily exclude any low- or moderate-income CTs

The 2015 ACS changed the income designations of several CTs in the AA for 2017. Between 2016 and 2017, five middle-income CTs became moderate-income, two moderate-income CTs became low-income, and nine moderate-income CTs became middle-income.

Competition

Competition in the AA for deposits is moderate. As of June 30, 2017, First Mid's deposits in the AA totaled \$1.1 billion, or 10.9 percent of the total market share. According to the FDIC Deposit Market Share Report, First Mid ranked 1 out of 81 deposit-taking institutions in the AA. The other top institutions, for deposit market share in the AA, are First Bankers Trust Company, Midland States Bank, Banterra Bank, and Peoples National Bank. These five institutions account for 29.3 percent of deposits in the AA.

Competition for loans is strong, especially for home loans. Based on 2017 peer mortgage data, 326 lenders originated or purchased residential real estate loans in the AA. The top five lenders were US Bank, First Mid, Quicken Loans, Wells Fargo Bank, and Peoples National Bank. These lenders account for 23.7 percent of the market share, by number of loans originated. First Mid accounts for 5.6 percent of market share, by number of loans originated.

Based on 2017 peer small business loan data, 82 lenders originated or purchased small business loans in the AA. The top five small business lenders are US Bank, American Express, First Mid, Capital One Bank, and Chase Bank. These lenders account for 53.5 percent of the market share, by number of loans originated. First Mid accounts for 11.5 percent of market share, by number of loans originated. Small farm loan data, also from 2017, shows 31 lenders competing for small farm loans in the AA. The top five lenders account for 76.5 percent of loans and include First Mid, John Deere Financial, US Bank, United Community Bank, and Banterra Bank. First Mid accounts for 28.9 percent of loans.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the average annual unemployment rate for all counties in the AA showed an improvement during the review period. The counties, in the southeastern portion of Illinois, generally had a higher than average unemployment rate. Franklin, Lawrence, and Saline Counties had an unemployment rate in 2017 above the state rate. The table below summarizes the annual unemployment rate for the state and each county in the AA.

Average Annual Unemployment Rates			
	2015	2016	2017
State of Illinois	6.0%	5.8%	5.0%
Adams County	5.1%	4.4%	3.4%
Christian County	7.1%	6.1%	4.8%
Coles County	6.3%	5.2%	4.0%
Cumberland County	5.8%	4.9%	3.4%
Douglas County	5.1%	4.3%	3.5%
Effingham County	4.9%	4.5%	3.4%
Franklin County	8.7%	7.5%	5.8%
Jefferson County	6.8%	6.1%	5.0%
Knox County	6.4%	6.2%	4.8%
Lawrence County	7.4%	8.0%	5.6%
Moultrie County	4.6%	4.4%	3.5%
Saline County	8.5%	7.2%	6.0%
Shelby County	6.4%	5.5%	4.2%
Wabash County	5.7%	6.5%	4.4%
White County	6.3%	6.2%	4.0%

Source: Bureau of Labor Statistics; Not Seasonally Adjusted

Five of these counties contained distressed or underserved middle-income census tracts based upon the 2017 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies. Wabash County was considered underserved. Coles, Franklin, Lawrence, and Saline Counties had distressed census tracts due to poverty rates and/or high unemployment.

Some of the top employers in the AA include Sarah Bush Lincoln Health Center, Eastern Illinois University, Continental Tire, Walgreens Distribution Center, and Blessings Health System. Agriculture significantly influences the economic conditions within this AA. Other major industries include education, government, and manufacturing.

Small businesses account for 75.3 percent of all business in the AA. An additional 18.0 percent of area businesses annual gross revenues are unknown based upon demographic information. Small farms account for 98.0 percent of all farms in the AA.

Housing

According to the 2015 ACS, 64.2 percent of housing in the AA was owner-occupied, 24.7 percent were renter occupied, and 11.0 percent were vacant. In low-income CTs in the AA, 31.0 percent of houses were owner-occupied, 52.8 percent were renter occupied, and 16.2 percent were vacant. In moderate-income CTs, 51.6 percent of houses were owner-occupied, 34.6 percent were renter occupied, and 13.8 percent were vacant. Low- and moderate-income CTs accounted for 46.9 percent of multi-family housing units in the AA. The median age of the housing stock in the AA is 53 years.

Community Contact

Five community contacts, including contacts from affordable housing, community services, micro business development, and economic development organizations were utilized in this evaluation. Identified community credit needs are affordable housing, access to loans for low to moderate-income families, and micro-lending business loans. Additionally, community development needs were identified as economic development, broadband access, financial literacy, senior housing loans, homebuyer and entrepreneur education, and employees providing leadership and sharing financial expertise with various community development organizations.

Champaign MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Champaign MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	14.3	19.0	40.5	21.4	4.8
Population by Geography	195,639	12.0	15.6	47.4	20.5	4.5
Housing Units by Geography	82,606	12.4	17.1	49.2	18.9	2.4
Owner-Occupied Units by Geography	43,117	2.4	13.5	59.3	24.8	0.0
Occupied Rental Units by Geography	32,116	23.3	21.4	36.6	13.2	5.4
Vacant Units by Geography	7,373	23.1	19.2	45.2	9.1	3.4
Businesses by Geography	9,286	11.7	19.3	44.2	23.8	1.0
Farms by Geography	601	2.2	11.3	76.4	10.1	0.0
Family Distribution by Income Level	41,926	20.1	17.9	21.2	40.8	0.0
Household Distribution by Income Level	75,233	26.7	14.6	15.9	42.7	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$65,521	Median Housing Value			\$136,799
			Median Gross Rent			\$756
			Families Below Poverty Level			9.0%
<i>Source: 2010 U.S. Census and 2016 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: Champaign MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	19.0	9.5	42.9	23.8	4.8
Population by Geography	199,778	14.7	10.6	45.5	23.7	5.6
Housing Units by Geography	86,191	15.6	11.0	48.9	22.5	2.0
Owner-Occupied Units by Geography	43,891	5.5	6.3	58.6	29.5	0.1
Occupied Rental Units by Geography	33,979	26.9	17.1	36.9	14.8	4.2
Vacant Units by Geography	8,321	22.6	11.1	46.4	17.5	2.5
Businesses by Geography	9,426	11.2	15.0	41.6	29.2	3.0
Farms by Geography	627	3.3	3.7	68.1	24.7	0.2
Family Distribution by Income Level	41,594	20.9	15.9	20.3	42.9	0.0
Household Distribution by Income Level	77,870	28.0	14.3	14.7	43.0	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,462	Median Housing Value			\$140,564
			Median Gross Rent			\$851
			Families Below Poverty Level			9.4%
<i>Source: 2015 ACS Census and 2017 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>						

The Champaign MSA AA consists all of Piatt County and the southern two-thirds of Champaign County, which is a portion of the Champaign-Urbana MSA (#16580). First Mid has six branches in the AA. The adjustment down from the full county in Champaign County is reasonable. First Mid does not have any branches in northern Champaign County and it would be difficult to serve. The AA meets the requirements of the regulation and did not arbitrarily exclude any low- or moderate-income CTs

The 2015 ACS updated median family income, and changed the income designations of several CTs in the AA for 2017. Between 2016 and 2017, one middle-income CTs became moderate-income, three moderate-income CTs became low-income, and four moderate-income CTs became middle-income.

Competition

Competition in the AA for deposits is moderate. As of June 30, 2017, First Mid's deposits in the AA totaled \$192 million, or 3.4 percent of the total market share. According to the FDIC Deposit Market Share Report, First Mid ranked 5 out of 30 deposit-taking institutions in the AA. The other top institutions, for deposit market share in the AA, are Busey Bank, Chase Bank, PNC Bank, CIBM Bank. These five institutions accounted for 65.5 percent of deposits in the AA.

Competition for loans is strong, especially for home loans. Based on 2017 peer mortgage data, 225 lenders originated or purchased residential real estate loans in the AA. The top five lenders were Busey Bank, Wells Fargo, Primelending, Marine Bank, and University of Illinois Community Credit Union. These lenders account for 33.2 percent of the market share, by number of loans originated. First Mid accounted for 1.5 percent of market share, by number of loans originated.

Based on 2017 peer small business loan data, the most recent information available, 65 lenders originated or purchased small business loans in the AA. The top five small business lenders are American Express, Chase Bank, Capital One Bank, US Bank, and PNC Bank. These lenders account for 54.3 percent of the market share, by number of loans originated. First Mid accounted for 3.6 percent of market share, by number of loans originated. Small farm loan data, also from 2017, shows 18 lenders competing for small farm loans in the AA. The top five lenders accounted for 78.7 percent of loans and include First Mid, John Deere Financial, Busey Bank, Heartland Bank and Trust, and Chase Bank. First Mid accounted for 28.2 percent of loans.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the average annual unemployment rate for all counties in the AA showed an improvement during the review period. The average annual unemployment rate for Champaign and Piatt counties were all lower than the unemployment rate for the state of Illinois during the review period. The table below summarizes the annual unemployment rate for the state and each county in the AA.

Average Annual Unemployment Rates			
	2015	2016	2017
State of Illinois	6.0%	5.8%	5.0%
Champaign County	5.2%	5.1%	4.2%
Piatt County	5.0%	4.9%	4.0%

Source: Bureau of Labor Statistics; Not Seasonally Adjusted

The leading industries in the area are education, manufacturing, health care, and government. According to the June 2018 Moody’s Analytics report, the Champaign MSA is in Mid-Expansion. Healthcare has been one of the strongest performers and the University of Illinois is a cornerstone of the AA economy. The addition of the University of Illinois’ Carle Illinois College of Medicine will be a medium- to long-term asset for the AA. The top employers are the University of Illinois with 13,857 employees and Carle Foundation Hospital with 6,386 employees. Kraft Foods Inc. and Champaign Unit 4 School District, each employ over 1000 employees.

Small businesses account for 76.1 percent of all business in the AA. An additional 17.9 percent of area businesses did not provide annual gross revenue. Small farms account for 96.3 percent of all farms in the AA.

Housing

According to the 2015 ACS, 50.9 percent of housing in the AA was owner-occupied, 39.4 percent were renter occupied, and 7.8 percent were vacant. In low-income CTs in the AA, 17.9 percent of houses were owner-occupied, 68.2 percent were renter occupied, and 14 percent were vacant. In moderate-income CTs, 29.1 percent of houses were owner-occupied, 61.2 percent were renter occupied, and 9.7 percent were vacant. Low- and moderate-income CTs accounted for 50 percent of multi-family housing units in the AA. The median age of the housing stock in the AA is 41 years.

Community Contact

Two community contact was performed by the OCC during the last two years with economic development organizations that serve the Champaign MSA. An identified community credit need is affordable housing. Additionally, community development needs were identified as down payment assistance programs, and home buyer’s education.

Peoria MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Peoria MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	94	9.6	17.0	56.4	17.0	0.0
Population by Geography	379,186	5.2	15.3	56.9	22.6	0.0
Housing Units by Geography	163,236	5.7	16.6	57.2	20.6	0.0
Owner-Occupied Units by Geography	111,023	2.4	14.0	60.6	23.0	0.0
Occupied Rental Units by Geography	39,478	12.7	22.2	49.9	15.3	0.0
Vacant Units by Geography	12,735	13.0	21.4	49.8	15.9	0.0
Businesses by Geography	17,808	7.7	15.1	53.8	23.4	0.0
Farms by Geography	1,291	0.8	4.6	70.9	23.8	0.0
Family Distribution by Income Level	99,476	19.7	18.3	22.4	39.6	0.0
Household Distribution by Income Level	150,501	23.3	16.4	18.7	41.6	0.0
Median Family Income MSA - 37900 Peoria, IL MSA		\$66,038	Median Housing Value			\$125,417
			Median Gross Rent			\$666
			Families Below Poverty Level			8.1%
<i>Source: 2010 U.S. Census and 2016 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: Peoria MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	94	13.8	17.0	47.9	21.3	0.0
Population by Geography	379,947	8.2	16.8	47.4	27.5	0.0
Housing Units by Geography	165,333	8.7	18.0	48.1	25.2	0.0
Owner-Occupied Units by Geography	108,581	3.9	16.1	50.7	29.3	0.0
Occupied Rental Units by Geography	43,574	17.3	22.1	43.8	16.8	0.0
Vacant Units by Geography	13,178	20.6	19.2	40.9	19.3	0.0
Businesses by Geography	17,785	11.1	14.8	47.0	27.0	0.0
Farms by Geography	1,301	1.5	6.6	62.6	29.2	0.0
Family Distribution by Income Level	99,050	20.6	18.0	21.3	40.1	0.0
Household Distribution by Income Level	152,155	23.2	16.4	18.4	42.0	0.0
Median Family Income MSA - 37900 Peoria, IL MSA		\$69,329	Median Housing Value			\$134,136
			Median Gross Rent			\$710
			Families Below Poverty Level			9.0%
<i>Source: 2015 ACS Census and 2017 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>						

The Peoria MSA AA consisting of all the Peoria MSA (#37900) or Marshall, Peoria, Starke, Tazewell and Woodford counties. First Mid has 4 branches in the AA. The AA meets the requirements of the regulation and did not arbitrarily exclude any low- or moderate-income CTs

The 2015 ACS updated median family income, and changed the income designations of several CTs in the AA for 2017. Between 2016 and 2017, six middle-income CTs became moderate-income, four moderate-income CTs became low-income, and two moderate-income CTs became middle-income.

Competition

Competition in the AA for deposits is moderate. As of June 30, 2017, First Mid's deposits in the AA totaled \$92 million, or 1.2 percent of the total market share. According to the FDIC Deposit Market Share Report, First Mid ranked 14 out of 39 deposit-taking institutions in the AA. The top five institutions, for deposit market share in the AA, are Morton Community Bank, PNC Bank, South Side Trust & Savings Bank of Peoria, Commerce Bank, and Heartland Bank and Trust Company. These institutions accounted for 66.4 percent of deposits in the AA.

Competition for loans is strong, especially for home loans. Based on 2017 peer mortgage data, 264 lenders originated or purchased residential real estate loans in the AA. The top five lenders were Citizens Equity First Credit Union, Caliber Home Loans, INC., Morton Community Bank, US Bank, N.A., and Wells Fargo Bank. These lenders accounted for 45 percent of the market share, by number of loans originated. First Mid accounted for 0.4 percent of market share, by number of loans originated.

Based on 2017 peer small business loan data, the most recent information available. Eighty lenders originated or purchased small business loans in the AA. The top five small business lenders are Morton Community Bank, American Express, FSB, Capital One Bank, Chase Bank, and PNC Bank. These lenders accounted for 59.6 percent of the market share, by number of loans originated. First Mid accounted for 1.0 percent of market share, by number of loans originated. Small farm loan data, also from 2017, shows 19 lenders competing for small farm loans in the AA. The top five lenders accounted for 91.4 percent of loans and include Morton Community Bank, John Deere Financial, F.S.B, Heartland Bank & Trust, Commerce Bank, and Chase Bank. First Mid accounted for 1.0 percent of loans.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the average annual unemployment rate for all counties in the AA showed improvement during the review period. The average annual unemployment rate for Marshall, Peoria, Starke, Tazewell counties were all higher than the unemployment rate for the state of Illinois during the review period. The table below summarizes the annual unemployment rate for the state and each county in the AA.

Average Annual Unemployment Rates			
	2015	2016	2017
State of Illinois	6.0%	5.8%	5.0%
Marshall County	6.6%	6.6%	5.3%
Peoria County	6.9%	6.8%	5.8%
Starke County	6.6%	7.2%	6.0%
Tazewell County	6.3%	6.4%	5.3%
Woodford County	5.1%	5.4%	4.3%

Source: Bureau of Labor Statistics; Not Seasonally Adjusted

The leading industries in the area are manufacturing, health care, education, professional business services and government. According to the June 2018 Moody Analytics report, the Peoria MSA is in recovery, but is laggard in a slowly growing state. There has been a rise in manufacturing jobs and workforce development is improving. The housing market is struggling with falling house prices and a declining population. The top five employers are Caterpillar INC with 13,100 employees, OSF Healthcare with 6,000 employees, Unity Point Health, Keystone Steel and Wire and Advanced technology Services, all with more than 1000 employees.

Small businesses account for 75.4 percent of all business in the AA. An additional 16.9 percent of area businesses did not provide annual gross revenue. Small farms account for 97.5 percent of all farms in the AA.

Housing

According to the 2015 ACS, 65.7 percent of housing in the AA was owner-occupied, 26.4 percent were renter occupied, and 7.8 percent were vacant. In low-income CTs in the AA, 29.0 percent of houses were owner-occupied, 52.3 percent were renter occupied, and 18.8 percent were vacant. In moderate-income CTs, 59.0 percent of houses were owner-occupied, 32.4 percent were renter occupied, and 8.5 percent were vacant. Low- and moderate-income CTs accounted for 39.3 percent of multi-family housing units in the AA. The median age of the housing stock in the AA is 53 years.

Community Contact

We performed a community contact with an economic development organization that serves the Peoria MSA. An identified community credit need is affordable housing, specifically rehabilitation financing. Additionally community development needs were identified as, down payment assistance programs, gap financing for affordable housing construction and rehab, underwriting and administer area revolving loan funds, and financial and leadership support for community development organizations.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 as originations/purchases; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- 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 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 MA/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 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) throughout those geographies. Because small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank 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 (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer 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 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 (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. The table also presents aggregate peer data for the years the data is available.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings -
Compares the percentage distribution of the number of the bank's branches in low-moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

St. Louis MMSA

D-5 to D-13

State of Illinois

D-14 to D-27

Tables of Performance Data

St. Louis Mo-IL Multistate Metropolitan Area

Table 1. Lending Volume

LENDING VOLUME		Geography: ST. LOUIS MMSA						Evaluation Period: January 1, 2015 TO December 31, 2016				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
St. Louis MO-IL MMSA	100.00	150	21,537	217	23,508	142	17,888	4	6,617	513	69,550	100.00

Table 1. Lending Volume

LENDING VOLUME		Geography: ST. LOUIS MMSA						Evaluation Period: January 1, 2017 TO December 31, 2017				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
St. Louis MO-IL MMSA	100.00	198	28,380	167	30,612	142	17,888	6	7,677	513	84,557	100.00

* Loan Data from January 1, 2015 to December 31, 2017. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is December 1, 2015 – December 31, 2017.

*** Deposit Data as of June 30, 2016 and June 30, 2017. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**** This table was split between the two analyses due to the significant changes within this rating area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2015-16	
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 MO-IL MMSA	150	21,537	10.2	6,397	0.0	0.0	0.0	5.2	0.7	4.3	58.5	64.0	53.6	36.3	35.3	42.1	0.0	0.0	0.0	

*Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017	
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 MO-IL MMSA	192	28,380	24.9	53,725	8.4	0.5	3.3	21.4	14.1	17.9	39.2	42.2	42.2	30.9	43.2	36.4	0.2	0.0	0.2	

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 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																			2015-16	
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 MO-IL MMSA	150	21,537	10.2	6,397	15.4	10.7	5.1	15.1	26.7	15.0	23.2	19.3	21.9	46.2	39.3	41.6	0.0	4.0	16.5	
<i>Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017	
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 MO-IL MMSA	192	28,380	24.9	53,725	25.6	11.5	9.7	17.6	20.3	18.0	19.0	24.5	18.8	37.8	40.6	31.4	0.0	3.1	22.1	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																				

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2015-16		
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 MO-IL MMSA	271	23,508	11.7	2,563	0.0	0.0	0.0	5.7	1.1	4.6	54.8	82.3	51.2	39.4	16.6	44.3	0.0	0.0	0.0		
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																					

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017		
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 MO-IL MMSA	167	30,612	15.2	33,305	9.3	6.0	8.0	21.1	17.4	20.1	32.7	46.7	32.0	35.5	29.9	38.3	1.5	0.0	1.5		
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																					

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2015-16	
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 MO-IL MMSA	271	23,508	11.7	2,563	81.1	70.5	50.3	5.6	26.6	13.3	3.0	
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017		
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 MO-IL MMSA	167	30,612	15.2	33,305	78.6	53.9	47.6	8.4	41.9	13.0	4.2	71.2	30.3
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>													

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2015-16**

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 MO-IL MMSA	142	17,888	11.5	295	0.0	0.0	0.0	1.8	0.0	0.0	67.9	54.2	71.2	30.3	45.8	28.8	0.0	0.0	0.0

*Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 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 **2017**

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 MO-IL MMSA	74	9,181	12.3	479	3.9	0.0	0.6	14.2	0.0	2.9	44.5	36.5	49.5	36.8	63.5	46.8	0.5	0.0	0.2

*Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 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											2015-16	
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 MO-IL MMSA	142	17,888	11.5	295	98.4	85.9	72.5	0.7	11.3	0.9	2.8	
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017	
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 MO-IL MMSA	74	9,181	12.3	479	95.7	81.1	65.1	2.5	16.2	1.8	2.7	
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ST. LOUIS MMSA				Evaluation Period: December 1, 2015 TO December 31, 2017			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	****	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
St. Louis MO-IL MMSA	0	912	1	1	1	913	100.00	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 has three MBS qualified investments where they receive accounting information of each loan backing the investment the dollar amount in prior period is the portion that is specifically from the current balance as of 12/31/2017 backed by loans in this AA.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: ST. LOUIS MO-IL MMSA Evaluation Period: December 1, 2015 TO December 31, 2017																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
St Louis MO-IL MMSA	100.00	9	100.00	0.00	0.00	44.44	55.55	0	1	0	0	-1	0	13.87	23.73	35.38	26.60

State of Illinois

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ILLINOIS						Evaluation Period: January 1, 2015 TO December 31, 2017				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
IL non-MSA AA	61.5	1,283	109,728	1,565	195,492	1,167	136,148	25	136,596	4,040	577,964	69.0
Champaign MSA	12.0	245	44,886	307	32,973	232	27,160	5	26,902	789	131,921	11.7
Peoria MSA	6.1	163	23,553	207	48,828	27	4,681	4	6,554	401	83,616	5.6
Limited Review:												
Carbondale-Marion MSA	3.2	118	11,077	63	6,646	7		665	18	892		206
Decatur MSA	11.5	48	8,240	638	100,421	63	14,191	8	6,574	757	129,426	2.9
Bloomington MSA	5.7	48	4,963	197	13,673	130	6,493	0	0	375	27,129	0.7
Total in Illinois	100.0	1,905	202,447	2,977	398,033	1,626	189,338	60	177,518	6,568	969,336	100.0

* Loan Data from January 1, 2015 – December 31, 2017. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is December 1, 2015 – December 31, 2017].

*** Deposit Data as of June 30, 2017. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2015-16	
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	
Full-Scope Reviews in Illinois:																				
IL Non-MSA	895	78,788	60.6	7,631	0.3	0.6	0.2	16.0	11.1	13.5	71.2	75.8	71.1	12.5	12.6	15.2	0.0	0.0	0.0	
Champaign MSA	169	24,263	11.4	5,703	2.4	0.6	3.0	13.5	7.7	9.5	59.3	78.1	60.7	24.8	13.6	26.6	0.0	0.0	0.2	
Peoria MSA	124	17,915	8.4	10,631	2.4	1.6	1.1	14.0	14.5	11.1	60.6	46.8	60.7	23.0	37.1	27.2	0.0	0.0	0.0	
Limited-Scope Reviews in Illinois:																				
Carbondale-Marion MSA	69	6,497	4.7	2,591	1.5	4.3	1.2	16.5	10.1	14.7	56.1	50.7	54.2	26.0	34.8	29.9	0.0	0.0	0.0	
Decatur MSA	32	5,280	2.2	2,634	5.2	12.5	1.6	18.5	15.6	12.3	37.6	28.1	36.4	38.6	43.8	49.6	0.0	0.0	0.0	
Bloomington MSA	38	3,497	2.6	6,402	0.6	0.0	0.8	15.0	39.5	10.5	57.8	42.1	56.7	26.6	18.4	31.9	0.0	0.0	0.1	

Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017	
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	
Full-Scope Reviews in Illinois:																				
IL Non-MSA	388	30,940	50.4	6,964	1.0	1.0	0.9	13.7	12.4	13.7	70.9	69.6	69.3	14.3	15.7	15.8	0.1	1.3	0.3	
Champaign MSA	76	20,623	9.9	4,987	5.5	7.9	5.8	6.3	2.6	7.1	58.6	59.2	59.1	29.5	25.0	27.7	0.1	5.3	0.4	
Peoria MSA	39	5,638	5.1	9,358	3.9	0.0	2.3	16.1	12.8	16.3	50.7	43.6	49.9	29.3	43.6	31.5	0.0	0.0	0.0	
Limited-Scope Reviews in Illinois:																				
Carbondale-Marion MSA	49	4,580	6.4	2,338	2.4	2.0	2.1	16.0	8.2	14.2	47.7	57.1	48.5	32.8	30.6	34.2	1.1	2.0	0.9	
Decatur MSA	16	2,960	2.1	2,440	9.4	25.0	4.6	9.5	6.3	6.1	37.9	31.3	38.3	43.2	37.5	50.9	0.0	0.0	0.0	
Bloomington MSA	10	1,466	1.3	5,259	2.2	0.0	3.2	12.4	10.0	11.2	57.2	70.0	54.1	28.2	20.0	31.5	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 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																			2015-16		
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		
Full-Scope Reviews in Illinois:																					
IL Non-MSA	895	78,788	60.6	7,631	20.8	10.7	7.6	19.1	22.6	21.1	22.4	23.6	22.0	37.8	38.2	34.9	0.0	4.9	14.4		
Champaign MSA	169	24,263	25.2	5,703	20.1	8.3	6.5	17.9	23.7	17.3	21.2	24.9	21.5	40.8	40.2	42.3	0.0	3.0	12.4		
Peoria MSA	124	17,915	8.4	10,631	19.7	10.5	10.5	18.3	22.6	19.6	22.4	17.7	21.8	39.6	45.2	34.6	0.0	4.0	13.4		
Limited-Scope Reviews in Illinois:																					
Carbondale-Marion MSA	69	6,497	8.6	2,591	22.3	4.3	5.0	16.5	15.9	13.5	20.0	15.9	20.3	41.2	62.3	45.8	0.0	1.4	15.4		
Decatur MSA	32	5,280	4.8	2,634	20.8	3.1	8.7	18.2	12.5	17.2	20.3	18.8	21.9	40.6	53.1	36.9	0.0	12.5	15.3		
Bloomington MSA	38	3,497	2.6	6,402	18.8	36.8	12.2	16.8	18.4	20.5	23.8	23.7	21.4	40.6	21.1	30.3	0.0	0.0	15.5		

Source: 2010 U.S. Census ; 01/01/2015 - 12/31/2016 Bank Data, 2016 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																			2015-16		
Geography																					
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	% Business es	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Full-Scope Reviews in Illinois:																					
IL Non-MSA	1,040	124,010	44.9	4,484	5.3	3.1	5.0	15.9	10.7	15.7	66.2	79.3	66.2	12.7	6.9	13.0	0.0	0.0	0.0		
Champaign MSA	216	21,932	9.3	2,415	11.5	2.3	9.8	19.1	6.5	16.2	44.8	87.0	47.0	23.6	4.2	26.2	1.0	0.0	0.7		
Peoria MSA	156	36,824	6.7	5,451	7.5	9.6	5.8	15.0	9.0	11.4	54.1	44.2	55.2	23.4	37.2	27.6	0.0	0.0	0.0		
Limited-Scope Reviews in Illinois:																					
Carbondale-Marion MSA	39	3,958	1.7	1,534	2.7	0.0	1.1	42.5	15.4	37.5	35.3	51.3	37.5	19.5	33.3	23.9	0.0	0.0	0.0		
Decatur MSA	445	68,266	19.2	1,194	14.3	30.6	16.4	23.8	23.8	25.0	31.2	22.5	28.1	30.7	23.1	30.4	0.0	0.0	0.0		
Bloomington MSA	151	8,662	6.5	2,537	5.7	0.0	4.6	11.2	45.0	11.4	63.5	55.0	59.4	18.9	0.0	24.4	0.6	0.0	0.2		

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA 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																			2017	
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	
Full-Scope Reviews in Illinois:																				
IL Non-MSA	525	71,482	47.9	4,471	4.2	5.5	4.3	18.9	14.5	17.3	61.7	67.4	63.7	14.8	12.4	14.4	0.3	0.2	0.4	
Champaign MSA	91	11,041	8.3	2,444	11.2	4.4	11.4	15.0	7.7	11.1	41.6	58.2	43.7	29.2	29.7	32.2	3.0	0.0	1.5	
Peoria MSA	51	12,004	4.6	4,950	11.2	13.7	9.0	14.9	15.7	13.2	47.0	45.1	46.8	27.0	25.5	31.0	0.0	0.0	0.0	
Limited-Scope Reviews in Illinois:																				
Carbondale-Marion MSA	24	2,688	2.2	1,529	8.7	0.0	5.6	18.3	20.8	16.3	44.3	41.7	45.7	24.6	33.3	29.8	4.1	4.2	2.6	
Decatur MSA	193	32,155	17.6	1,108	29.7	52.3	34.2	11.6	8.8	9.9	27.5	20.7	27.5	31.2	18.1	28.3	0.0	0.0	0.0	
Bloomington MSA	46	5,011	4.2	2,458	8.7	0.0	7.6	10.1	0.0	9.7	60.7	91.3	55.9	20.5	8.7	26.8	0.0	0.0	0.0	
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																				

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2015-16	
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	
Full-Scope Reviews in Illinois:												
IL Non-MSA	1,040	124,010	44.9	4,484	76.0	52.8	45.0	6.3	43.4	17.8	3.8	
Champaign MSA	216	21,932	9.3	2,415	75.5	66.2	44.8	6.2	24.5	18.3	9.3	
Peoria MSA	156	36,824	6.7	5,451	75.8	65.4	41.9	7.4	29.5	16.9	5.1	
Limited-Scope Reviews in Illinois:												
Carbondale-Marion MSA	39	3,958	1.7	1,534	77.0	64.1	45.4	5.8	35.9	17.2	0.0	
Decatur MSA	445	68,266	19.2	1,194	73.6	59.3	43.5	7.4	32.1	19.0	8.5	
Bloomington MSA	151	8,662	6.5	2,537	77.0	68.2	45.5	6.3	14.6	16.7	17.2	

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 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											2017
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
Full-Scope Reviews in Illinois:											
IL Non-MSA	525	71,482	47.9	4,471	75.3	53.0	46.9	6.7	41.7	18.0	5.3
Champaign MSA	91	11,041	8.3	2,444	76.1	62.6	52.3	6.0	31.9	17.9	5.5
Peoria MSA	51	12,004	4.6	4,950	75.5	51.0	47.0	7.6	43.1	16.9	5.9
Limited-Scope Reviews in Illinois:											
Carbondale-Marion MSA	24	2,688	2.2	1,529	76.9	62.5	47.2	6.1	37.5	17.0	0.0
Decatur MSA	193	32,155	17.6	1,108	72.9	54.4	44.1	7.8	36.3	19.3	9.3
Bloomington MSA	46	5,011	4.2	2,458	77.1	52.2	48.8	6.4	23.9	16.5	23.9
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2015-16		
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		
Full-Scope Reviews in Illinois:																					
IL Non-MSA	775	84,566	62.5	1,116	0.1	0.0	0.0	5.0	1.8	3.0	83.9	93.4	86.9	10.9	4.8	10.0	0.0	0.0	0.0		
Champaign MSA	166	19,555	13.4	206	2.2	0.0	0.0	11.2	12.0	8.7	76.6	88.0	85.0	10.0	0.0	5.8	0.0	0.0	0.5		
Peoria MSA	18	3,136	1.5	904	0.7	0.0	0.0	4.4	0.0	0.1	71.5	66.7	85.7	23.4	33.3	14.2	0.0	0.0	0.0		
Limited-Scope Reviews in Illinois:																					
Carbondale-Marion MSA	5	557	0.4	96	2.5	0.0	1.0	12.4	0.0	9.4	67.7	100.0	76.0	17.4	0.0	13.5	0.0	0.0	0.0		
Decatur MSA	44	9,923	3.5	62	0.7	11.4	1.6	9.1	0.0	3.2	48.4	70.5	64.5	41.9	18.2	30.6	0.0	0.0	0.0		
Bloomington MSA	90	5,191	7.3	463	0.4	0.0	0.2	5.8	20.0	4.8	79.7	78.9	81.2	13.9	1.1	13.8	0.1	0.0	0.0		
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																					

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2017

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	
Full-Scope Reviews in Illinois:																				
IL Non MSA	392	51,582	65.1	1,351	0.4	0.0	0.1	5.8	4.1	3.5	77.9	72.2	79.2	16.0	23.7	17.2	0.0	0.0	0.0	
Champaign MSA	66	7,605	11.0	198	3.3	0.0	0.5	3.7	0.0	0.0	68.1	80.3	78.3	24.7	19.7	21.2	0.2	0.0	0.0	
Peoria MSA	9	1,545	1.5	928	1.5	0.0	0.1	6.6	0.0	4.8	62.6	55.6	72.2	29.2	44.4	22.8	0.0	0.0	0.0	
Limited-Scope Reviews in Illinois:																				
Carbondale-Marion MSA	2	108	0.3	84	3.6	0.0	0.0	21.2	50.0	13.1	43.0	50.0	59.5	31.5	0.0	27.4	0.7	0.0	0.0	
Decatur MSA	19	4,268	3.2	65	7.0	0.0	0.0	1.6	0.0	0.0	47.8	78.9	61.5	43.7	21.1	38.5	0.0	0.0	0.0	
Bloomington MSA	40	3,302	6.6	473	1.2	0.0	0.0	4.0	0.0	0.2	75.5	100.0	86.5	19.3	0.0	13.3	0.0	0.0	0.0	
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>																				

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2015-16
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
Full-Scope Reviews in Illinois:											
IL Non-MSA	775	84,566	62.5	1,116	98.2	81.8	63.2	0.8	10.3	1.0	7.9
Champaign MSA	166	19,555	13.4	206	96.2	75.3	60.2	1.3	13.3	2.5	11.4
Peoria MSA	18	3,136	1.5	904	98.1	100.0	66.3	1.0	0.0	0.9	0.0
Limited-Scope Reviews in Illinois:											
Carbondale-Marion MSA	5	557	0.5	96	97.2	50.0	59.4	0.7	66.7	2.1	40.0
Decatur MSA	44	9,923	3.5	62	97.4	47.7	40.3	1.0	47.7	1.6	4.5
Bloomington MSA	90	5,191	7.3	463	96.8	78.9	69.3	1.3	4.4	1.9	16.7

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 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											2017
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
Full-Scope Review in Illinois:											
IL Non-MSA	392	51,582	65.1	1,351	98.0	87.0	63.7	1.1	8.4	0.9	4.6
Champaign MSA	66	7,605	11.0	198	96.3	72.7	54.5	1.3	13.6	2.4	13.6
Peoria MSA	9	1,545	1.5	928	97.5	100.0	63.1	1.2	0.0	1.2	0.0
Limited-Scope Review in Illinois:											
Carbondale–Marion MSA	2	108	0.3	84	96.7	50.0	52.4	1.0	0.0	2.3	50.0
Decatur MSA	19	4,268	3.2	65	97.5	42.1	32.3	0.9	47.4	1.6	10.5
Bloomington MSA	40	3,302	6.6	473	96.7	90.0	69.6	1.2	0.0	2.0	10.0
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF ILLINOIS				Evaluation Period: December 1, 2015 TO December 31, 2017			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
IL Non-MSA	0	1,325	30	71	30	1,396	31.59	0	0
Champaign MSA	0	652	2	3	2	655	14.82	0	0
Peoria MSA	0	244	3	11	3	255	5.77	0	0
Limited Review:									
Carbondale– Marion MSA	0	0	2	4	2	4	0.09	0	0
Decatur MSA	0	158	4	5	4	163	3.69	0	0
Bloomington MSA	0	1,033	0	0	0	1,033	23.38	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.

***The bank had four MBSs secured by loans in multiple AAs. These MBSs are not included in the "#" column, but the balance of the loans from each AA is included in the "\$" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: STATE OF ILLINOIS Evaluation Period: December 1, 2015 TO December 31, 2017																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
IL Non-MSA	69.02	22	52.38	4.55	27.27	54.55	13.64	0	0	0	0	0	0	2.07	16.90	66.93	12.97
Champaign MSA	11.69	6	14.29	0.00	16.67	33.33	50.00	0	0	0	0	0	0	14.69	10.60	45.48	23.68
Peoria MSA	5.60	4	9.52	25.00	25.00	25.00	25.00	0	0	0	0	0	0	8.24	16.83	47.41	27.52
Limited Review:																	
Carbondale–Marion MSA	10.08	6	14.29	0.00	0.00	66.67	16.67	0	0	0	0	0	0	9.49	15.86	42.29	26.81
Decatur MSA	2.92	3	7.14	33.33	0.00	33.33	33.33	0	0	0	0	0	0	18.54	11.63	34.46	35.37
Bloomington MSA	0.69	1	2.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.20	11.68	56.46	25.65

