



PUBLIC DISCLOSURE

September 10, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Brownstown
10397

108 E. Main Street, Brownstown, IL

Office of the Comptroller of the Currency

3001 Research Road, Suite E-2, Champaign, IL 61822

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the State of Illinois. The First National Bank of Brownstown's (FNB Brownstown) distribution of loans to individuals of different incomes and businesses of different sizes is excellent throughout the assessment area (AA). The bank's distribution of loans across geographies of different income levels is reasonable.
- FNB Brownstown originated or purchased a substantial majority of loans within the AA.
- FNB Brownstown's loan-to-deposit (LTD) ratio is reasonable.
- FNB Brownstown did not receive any complaints regarding its CRA performance during the evaluation period.

Loan-to-Deposit Ratio

Considering FNB Brownstown's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. FNB Brownstown's quarterly LTD ratio averaged 54.8 percent over the 18-quarter period ending December 31, 2020. Over this period, the bank's quarterly LTD ratio ranged from a low of 46.6 percent to a high of 60.8 percent.

We analyzed the quarterly LTD ratios of five similarly situated federal and state banks based on a combination of size, location, and lending opportunities. The banks ranged in size from \$33 million to \$61 million and were headquartered in and around the AA, including Clay, Fayette, Marion, Montgomery, and Shelby Counties. The combined average quarterly LTD ratio for the similarly situated banks was 70.1 percent over the same evaluation period. FNB Brownstown's LTD ratio is the second lowest compared to this group.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. FNB Brownstown originated and purchased 87.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	18	90.0	2	10.0	20	221	95.1	11	4.9	232
Small Business	17	85.0	3	15.0	20	892	84.4	166	15.6	1,058
Total	35	87.5	5	12.5	40	1,113	86.3	177	13.7	1,290

Description of Institution

FNB Brownstown is a \$45.6 million intrastate financial institution headquartered in Brownstown, Illinois. The bank is a wholly-owned subsidiary of First Brownstown Bancorp, Inc., a one-bank holding company. The bank is a full-service banking institution and operates one banking office in Brownstown, Illinois. The bank owns and operates one non-deposit-accepting automated teller machines (ATM) at the branch. FNB Brownstown's AA consists of Fayette County. There have been no merger or acquisition activities since the last evaluation. The bank has not opened or closed any branches during the evaluation period.

FNB Brownstown offers conventional deposit and loans products, including online banking. As of December 31, 2020, the bank's loan portfolio totaled \$18.7 million, or 41.0 percent of total assets. Tier 1 capital is \$4.6 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	23.7%
Farm Loans, including farmland	30.7%
Home Loans	31.6%
Consumer loans	14.0%

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

FNB Brownstown's business strategy is to deliver high quality financial services and promote good community relationships. 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. FNB Brownstown's deposit market share in the AA, at 8.8 percent, ranks third out of eight banks in the AA. At its previous CRA examination dated August 4, 2016, FNB Brownstown received a rating of "Outstanding" under the small bank CRA evaluation procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB Brownstown's CRA performance using small bank evaluation procedures, which reviewed the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2018, to December 31, 2020. We sampled loans from the entire evaluation period for the lending test.

Based on both the number and dollar volume of loan origination data supplied by the bank, FNB Brownstown's primary lending products are consumer and business loans. Consumer loans represent 78.6 percent of the number and 24.8 percent of the dollar volume of loan originations for 2018, 2019, and 2020. Business loans represent 8.3 percent of the number and 26.8 percent of the dollar volume of originations for the same time period. We sampled consumer and business loans for this evaluation. Consumer loans were most heavily weighted given the volume of loan originations.

For analysis purposes, we compared the bank's lending performance with demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2020 Dun and Bradstreet Data, 2019 CRA Aggregate Data, and FDIC deposit market share data as of June 30, 2020. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

Selection of Areas for Full-Scope Review

FNB Brownstown has one AA, and we completed a full-scope review of this AA.

Ratings

FNB Brownstown's overall rating is based on the full-scope review of the AA. The percentage of low- and moderate-income (LMI) families in the AA is 45.8 percent, and the percentage of LMI geographies is 42.9 percent. It is appropriate to note that a large portion of two of the three moderate-income CTs in the AA are primarily farms and the Carlyle Lake Wildlife Management Area, with limited populations of residents and businesses. Therefore, the analysis gave more weight to the distribution of income criterion.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the State of Illinois. FNB Brownstown's distribution of loans to individuals of different incomes and businesses of different sizes is excellent throughout the AA. The bank's distribution of loans across geographies of different income levels is reasonable.
- FNB Brownstown originated or purchased a substantial majority of loans within the AA.
- FNB Brownstown's loan-to-deposit (LTD) ratio is reasonable.
- FNB Brownstown did not receive any complaints regarding its CRA performance during the evaluation period.

Description of Institution's Operations in Illinois

FNB Brownstown's AA is a single-state AA consisting of seven census tracts (CTs) encompassing all of Fayette County. There are no low-income CTs, three moderate-income CTs, four middle-income CTs, no upper-income CTs, and no undefined CTs. FNB Brownstown is located in a middle-income CT in the center of the county, approximately 25 miles southwest of Effingham, IL, and 77 miles northeast of Saint Louis, MO. The AA meets the requirements of the regulation and does not arbitrarily exclude any LMI CTs.

Competition

Competition for deposits in the AA is strong. According to the June 30, 2020 FDIC Deposit Market Share Report, FNB Brownstown's deposits in the AA totaled \$39.7 million. The bank ranked third out of eight deposit-taking institutions in the AA with a market share of 8.8 percent. The largest institutions for deposit market share in the AA were The FNB Community Bank (52.8 percent) and Midland States Bank (11.3 percent). Both of these banks are significantly larger in asset size than FNB Brownstown. FNB Brownstown is the second smallest bank in asset size operating in the AA.

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

Table A – Demographic Information of the Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	42.9	57.1	0.0	0.0
Population by Geography	22,136	0.0	31.1	68.9	0.0	0.0
Housing Units by Geography	9,234	0.0	33.9	66.1	0.0	0.0
Owner-Occupied Units by Geography	6,309	0.0	32.4	67.6	0.0	0.0
Occupied Rental Units by Geography	1,452	0.0	38.8	61.2	0.0	0.0
Vacant Units by Geography	1,473	0.0	35.6	64.4	0.0	0.0
Businesses by Geography	1,053	0.0	37.5	62.5	0.0	0.0
Farms by Geography	108	0.0	34.3	65.7	0.0	0.0
Family Distribution by Income Level	5,362	24.4	21.5	19.9	34.2	0.0
Household Distribution by Income Level	7,761	24.7	17.0	19.1	39.2	0.0
Median Family Income		\$51,652	Median Housing Value			\$81,654
Median Household Income		\$43,927	Median Gross Rent			\$572
			Families Below Poverty Level			13.4%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Population

According to the 2015 ACS Census data, the area population was 22,136 with 6,875 (31.1 percent) residing in moderate-income CTs and 15,261 (68.9 percent) residing in middle-income CTs.

According to the 2015 ACS Census data, there were 7,761 households in the AA. The distribution of households by income level was 1,917 (24.7 percent) low-income, 1,319 (17.0 percent) moderate-income, 1,483 (19.1 percent) middle-income, and 3,042 (39.2 percent) upper-income. Median household income was \$43,927.

Median Household Income Ranges				
Median Household Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018-2020 (\$43,927)	<\$21,964	\$21,964 to <\$35,142	\$35,142 to <\$52,712	≥\$52,712
<i>Source: 2015 ACS Census data</i>				

The percentage of households in the AA living below the poverty level is 15.2 percent. Households residing in the moderate-income CTs that live below the poverty level total 31.8 percent. Moderate-income geographies account for 42.9 percent of the CTs in the AA based on the 2015 ACS U.S. Census.

Employment and Economic Factors

According to the Bureau of Labor Statistics (BLS), unemployment rates in the AA were improving until the COVID-19 pandemic national emergency began in March 2020. Unemployment rates for the AA have improved from the peak unemployment rates in April 2020 and are better than the state and national averages. The state and national unemployment rates were 7.9 percent and 6.7 percent, respectively, in December 2020.

Area	Annual Unemployment Rates			
	2018	2019	2020	Peak
Fayette County	6.0%	3.9%	5.7%	14.3%
State of Illinois	4.4%	3.3%	7.9%	16.3%
National	3.9%	3.6%	6.7%	14.8%
<i>Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of April 30, 2020.</i>				

Industries driving the local economy include agriculture, manufacturing, healthcare, education, and retail. The largest employers in the AA include Vandalia Correctional Center, Fayette County Hospital, Conagra Brands, Walmart, and the local school district. Based on the 2015 ACS Census data and 2019 Dun and Bradstreet data, 1,053 businesses are located in the AA. Of these businesses, 395 (37.5 percent) are in moderate-income CTs and 658 (62.5 percent) are in middle-income CTs. Businesses in the AA are 77.3 percent small businesses with gross annual revenues of \$1 million or less, 4.8 percent businesses with gross annual revenues over \$1 million, and 17.9 percent where businesses did not report revenue information.

Housing

The 2015 ACS Census reported total housing units of 9,234 in the AA. Housing units total 6,309 (68.3 percent) owner-occupied, 1,452 (15.7 percent) renter-occupied, and 1,473 (16.0 percent) vacant. The median monthly gross rent in the AA was \$572, and \$510 in the moderate-income CTs. A total of 3,133 housing units are located in the moderate-income CTs with 65.2 percent owner-occupied units, 18.0 percent renter-occupied units, and 16.8 percent vacant. The median age of housing stock in the moderate-income CTs was 58 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for LMI individuals.

Community Contact

We performed one community contact with a regional economic development organization serving the AA during this evaluation. Identified credit needs include home and business property improvement loans, down payment assistance, and support for organizations providing community services and economic development, particularly leadership sponsors.

Scope of Evaluation in Illinois

FNB Brownstown has one AA, and we completed a full-scope review of this AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, FNB Brownstown's performance in the state of Illinois is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State. The analysis placed more weight on the consumer lending performance given the significantly higher volume of loan originations. We also considered performance context regarding size and location of the bank and competition in the AA from significantly larger financial institutions. We did not identify any unexplained conspicuous lending gaps in the AA.

Consumer Loans

Refer to Table U in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

FNB Brownstown exhibits reasonable geographic distribution of consumer loans in the AA. Lending in the moderate-income CTs was near to the demographic comparator for percentage of households. There are no low-income CTs in the AA.

Small Loans to Businesses

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

FNB Brownstown exhibits reasonable geographic distribution of small loans to business in the AA considering performance context factors. Lending in moderate-income CTs is significantly below the demographic comparator for percentage of businesses and the aggregate lending comparator in the AA. There are no low-income CTs in the AA. Performance context considerations regarding the bank's size and location, distance from and composition of the moderate-income CTs, and strong competition from significantly larger financial institutions in the AA mitigate the loan sample findings.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. The analysis placed more weight on the consumer lending performance given the significantly higher volume of loan originations.

Consumer Loans

Refer to Table V in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

FNB Brownstown exhibits excellent borrower distribution of consumer loans in the AA. Lending to both low-income and moderate-income borrowers exceeded the demographic comparators for percentage of households.

Small Loans to Businesses

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

FNB Brownstown exhibits reasonable distribution of loans to businesses of different sizes in the AA. Lending was near to the demographic comparator for percentage of small businesses and exceeded the aggregate comparator. Of the loans sampled, 70 percent were to small businesses. Gross revenue information was not available on 20 percent of the sample to determine the size of those businesses.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2018 – 12/31/2020	
Bank Products Reviewed:	Consumer and business loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Fayette County	Full Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS: First National Bank of Brownstown	
Overall Bank:	Lending Test Rating
First National Bank of Brownstown	Satisfactory
State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018-2020	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ ('000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Fayette County	30	1,550	100	168	0.0	0.0	0.0	37.5	20.0	40.5	62.5	80.0	59.5	0.0	0.0	0.0	0.0	0.0	0.0	

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018-2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$ ('000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Fayette County	30	1,550	100	168	77.3	70.0	47.0	4.8	10.0	17.9	20.0		

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2018-2020	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$ ('000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Fayette County	20	228.7	100	0.0	0.0	33.6	30.0	66.4	70.0	0.0	0.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2018-2020	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ ('000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Fayette County	20	228.7	100	24.7	30.0	17.0	20.0	19.1	20.0	39.1	30.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data. Due to rounding, totals may not equal 100.0%</i>														