



PUBLIC DISCLOSURE

August 13, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

State Farm Bank, FSB
Charter Number 714640

1 State Farm Plaza
Bloomington, Illinois 61701

Office of the Comptroller of the Currency

Midsized Bank Supervision
425 S. Financial Place Suite 2700
Chicago, Illinois 60605

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 **Outstanding**.

The following table indicates the performance level of **State Farm Bank, F.S.B.** (SFB) with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- The lending activity in the Bloomington, Illinois assessment area (AA) is excellent.
- The borrower distribution of loans in the AA is excellent. The borrower distribution of loans is also excellent in the Expanded Review Areas (ERAs) of Alabama, Arizona, Georgia, Illinois (excluding the AA), and New York.
- Overall community development (CD) lending is excellent, given the opportunities in the AA, and had a significantly positive impact on the Lending Test.
- The level of CD investments is excellent.
- The level of CD services is excellent.
- SFB does not offer services through a traditional retail branch network. Delivery systems are accessible to all portions of the bank’s AA, including LMI geographies and borrowers, based on lending patterns reported in Appendix C. Delivery of services are provided nationwide through State Farm Mutual Automobile Insurance Company (SFM) Bank Certified Agents (Agents); mail/courier; internet, including mobile devices; automated teller machine (ATM); telephone; and call center. SFB has no branch offices and operates out of SFM corporate buildings that are not open to the public.

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 (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; 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

SFB is a \$16.7 billion federally chartered stock savings bank and a wholly-owned subsidiary of SFM. SFM is a unitary diversified holding company primarily engaged in the insurance business. SFB has one subsidiary, Plaza One Realty Co., with activities related to other real estate owned (OREO) properties. SFM and SFB maintain their headquarters in Bloomington, Illinois. SFB did not have any merger or acquisition activity during this evaluation period nor did the bank open or close any branches since the last CRA evaluation.

SFB is a non-traditional, nationwide savings association with no branches or offices that are open to the public. SFB operates on a non-cash basis and accepts deposits, typically received by mail and never in person, at an operations center located within the SFM corporate complex. SFB utilizes nearly 18,000 Agents, who are independent business owners contracted through SFM, and over 52,000 Bank Certified Team Members contracted by the Agents to help promote its banking products to deposit and loan customers. Agents must be licensed under the Secure and Fair Enforcement of Mortgage Licensing Act (SAFE Act) to offer mortgage products; therefore, only 25 percent of Agents offer mortgage products. The bank has three publicly available ATMs in Bloomington, Illinois. One ATM is in the parking lot of SFM's headquarters and two are in SFM buildings. In addition, SFB uses an automated bank-by-phone system that is available 24 hours a day and 7 days a week, call center, U.S. Postal Mail, ATMs, online banking, mobile applications, and a transactional Internet site to assist its customers.

SFB reported total equity capital of \$1.8 billion and Tier One Capital of \$1.8 billion as of December 31, 2017. The bank's primary lending strategy is offering consumer vehicle, credit card, and mortgage lending products to SFM insurance policyholders. Product offerings include traditional mortgage and consumer loan products, such as home purchase loans, home equity loans, home refinance loans, home improvement loans; lines of credit; credit cards; and automobile, boat, and recreational vehicle loans. Traditional small business lending is restricted to all SFM insurance agents. However, business credit cards are offered to the general public. The bank also offers small business loans with a community development purpose. Deposit offerings include several types of deposit accounts including savings, checking, money markets, Certificates of Deposit, and individual retirement accounts (IRAs).

The bank had a Federal Deposit Insurance Corporation (FDIC) insured deposit market share in the Bloomington, Illinois MSA of 77.0 percent as of June 30, 2017, which represents customers throughout the United States. SFB has a FDIC insured deposit market share in the State of Illinois of 2.7 percent as of June 30, 2017. The bank reported total deposits of \$11.5 billion on the June 30, 2017, Call Report. Deposits generated from the AA, totaled \$170.0 million as of June 30, 2017, per an internal SFB report. Deposit competitors in the Bloomington, Illinois MSA include Heartland Bank and Trust Company, Commercial Bank, PNC Bank, National Association, and Busey Bank.

The loan portfolio by dollar amount consisted of automobile loans at 41.5 percent, 1-4 family closed end first and junior lien residential real estate loans at 31.2 percent, credit cards at 14.9 percent, commercial loans at 1.3 percent, and no farm loans, as reported in the December 31,

2017, Call Report. Combined, these loans represent 88.9 percent of the bank's loan portfolio. SFB sells vehicle loans to a wholly-owned subsidiary of SFM. Additionally, SFB sells first-lien residential mortgage loans into the secondary market.

Refer to the market profiles for the State of Illinois in Appendix B for detailed demographics and other performance context information for the bank's one assessment area that received a full-scope review.

There are no known legal, financial, or other factors impeding the bank's ability to help meet credit needs in its communities. The bank received a Satisfactory rating in its previous CRA performance evaluation, which is dated September 8, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated vehicle, credit card, home mortgage, and small loans to businesses originated from January 1, 2015, through December 31, 2017. The mortgage loans evaluated included home purchase, home improvement, and home refinance. Primary loan products for this performance evaluation are products in which the bank originated at least 20 loans within the AA and ERAs during the evaluation period.

We evaluated community development loans, investments, and services for the period between January 1, 2015, and December 31, 2017.

There are two sets of performance tables in Appendix C. The first set includes data covered by the 2010 U.S. Census for calendar years 2015 and 2016. A second set of tables includes data covered by the 2011-2015 American Community Survey (ACS) for calendar year 2017.

Selection of Areas for Full-Scope Review

We performed a full-scope review of the Bloomington, Illinois MSA. The Bloomington, Illinois MSA is the bank's only AA and is located within the State of Illinois and currently consists of McLean and DeWitt Counties. Since the AA customers only account for 1.5 percent of the deposits, we also chose several Expanded Review Areas (ERAs) to include in our assessments of borrower distribution performance under the Lending Test. ERAs are areas where SFB has a significant volume of lending activity but does not have a banking office and therefore is not required to be delineated as an AA according to the regulation. We chose several states to review as ERAs based on overall lending activity located in those states. The ERAs include Alabama, Arizona, Georgia, Illinois (excluding the Bloomington AA), and New York. The ERAs combined account for 19.1 percent of loans. This represents a higher concentration than the 17.1 percent of deposits acquired in these states (based on a SFB internally prepared report). See the table in Appendix A for more information.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. With vehicle loans having a significant level of lending activity, our review of the bank's lending performance weighted vehicle lending with the greatest weight, followed by credit card lending, and then mortgage lending. Small business lending was below threshold and therefore did not receive any weighting consideration for the bank's AA, and the least weighting in the ERAs. We weighted the conclusion for each ERA, based on the total number of loans in the ERA relative to the total number of loans for the five ERAs combined. We weighted 2015-2016 lending performance higher than the 2017 lending performance.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations. The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which the bank had policies and procedures in place to prevent the practices; and the extent to which the bank has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated Outstanding. Based on full-scope reviews, the bank's performance in the Bloomington, Illinois MSA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in appendix C for the facts and data used to evaluate the bank's lending activity. Lending levels reflect excellent responsiveness to credit needs in the AA, taking into account the number and amount of consumer lending and home mortgage lending in the AA and relative to the capacity, business strategy, and market presence.

- Vehicle and credit card lending represent the largest categories of lending, by number. Since financial institutions are not required to collect and report consumer loan data, aggregate and market share data for these products are not available.
- The number of low- and moderate-income (LMI) tracts and households within these tracts provided limited lending opportunities in the AA, but lending by borrower distribution to LMI borrowers was excellent.
- The bank averaged a loan-to-deposit ratio of 97.2 percent over 12 quarters from March 31, 2015, to December 31, 2017.
- The volume of CD lending was significantly positive in the AA and represented 14.6 percent of Tier One Capital.
- The proportion of home mortgage lending was greater than the proportion of bank deposits in the AA. The bank was ranked fourth for home mortgage market share and held a share of 5.0 percent by number and dollar. Mortgage lending was identified as a need in the AA. The top three home mortgage lenders held a 31.6 percent and 33.3 percent market share by number and dollar, respectively. The bank held a 4.7 percent deposit market share in the AA, as of June 30, 2017.
- The bank has aligned its business strategy to primarily offer banking products and services to policyholders of SFM. Of the bank's customer base, 99.0 percent of households are customers of SFM as of December 31, 2017.
- Households below the poverty level were high.

- The bank faces a high level of competition for vehicle and credit card loans from local and national financial institutions in the AA and ERAs.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Table O in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage lending is adequate.

- For 2015 and 2016, the proportion of home mortgage lending in low- and moderate-income geographies was poor and significantly weaker than the percentage of owner-occupied housing units and weaker than the aggregate distribution in the geographies.
- The performance in home mortgage lending in 2017 was not consistent with the 2015 and 2016 performance, as 2017 reflected significantly stronger performance.
- The number and proportion of owner-occupied units in low-income geographies in 2015 and 2016 was very low, resulting in limited lending opportunities.
- The bank historically sources its home mortgage applications through Agents, of which, there are only five mortgage licensed agents in the AA, as of December 31, 2017. The bank does not determine the location of State Farm agents' offices. One mortgage licensed agent office was located in a moderate-income geography in 2017 while the remaining four were located in either middle- or upper-income geographies.

Small Loans to Businesses

Refer to Table Q in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The volume of small business lending was not sufficient for a meaningful analysis.

- The bank's small business product offering to the general public was very limited. The bank only offers small business loans to Agents. Business credit cards are offered to both Agents and the general public.

Consumer Loans – Vehicle

Refer to Table U in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases. The geographic distribution of vehicle lending is poor.

- For 2015 and 2016, the proportion of vehicle lending in low- and moderate-income geographies was very poor and poor, respectively.
- The performance in vehicle lending in 2017 was not consistent with 2015 and 2016, as it reflected stronger performance.

Consumer Loans – Credit Cards

The geographic distribution of credit card lending is poor.

- For 2015 and 2016, the proportion of credit card lending in low- and moderate-income geographies was adequate and poor, respectively.
- The performance in credit card lending in 2017 was not consistent with 2015 and 2016, as it reflected significantly weaker performance.

Lending Gap Analysis

We performed a lending gap analysis that included a review of reports and maps showing the distribution of branches, applications, and loans. We did not identify any unexplained conspicuous gaps in the AA.

Inside/Outside Ratio

SFB does not have a traditional business model and primarily markets its products and services to customers of SFM. SFB customers are located nationally, therefore an analysis of loans inside and/or outside the bank's single AA is not meaningful.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Table P in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage lending is excellent.

- For 2015 and 2016, the proportion of loans to low- and moderate-income borrowers was excellent and significantly stronger than the proportion of low- and moderate-income families in the AA and significantly stronger than the aggregate distribution of loans to those borrowers.
- The performance in home mortgage lending in 2017 was consistent with the 2015 and 2016 performance.

Consumer Loans – Vehicle

Refer to Table V in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of vehicle lending is excellent.

- For 2015 and 2016, the distribution to low- and moderate-income borrowers was good and excellent, respectively. The percentage of loans to low-income borrowers was weaker than the number of low-income households while the loans to moderate-income borrowers significantly exceeded the number of moderate-income households in the AA.
- Vehicle lending in 2017 was not consistent with 2015 and 2016 as it reflected good performance.

Consumer Loans – Credit Cards

The borrower distribution of credit card lending is excellent.

- For 2015 and 2016, the distribution to low- and moderate-income borrowers was excellent and exceeded the number of low- and moderate-income households in the AA.
- Credit card lending in 2017 was consistent with 2015 and 2016 as it reflected excellent performance.

Small Loans to Businesses

Refer to Table R in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The volume of small business loans was not sufficient for a meaningful analysis.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

SFB made a high level of community development loans, which had a significantly positive impact on the Lending Test, given the opportunities in the AA and level of expertise for community development lending at the bank.

- Community development lending in the AA represented 14.6 percent of allocated Tier One Capital.

The bank originated two community development loans, which provided community service and helped with the revitalization of a moderate-income area. One loan was to a community organization that provides community services to children of low- and moderate-income families in the AA. The second loan was to a medical facility that provides cancer treatment services in a moderate-income geography and its services were identified as a community development need.

Product Innovation and Flexibility

SFB uses innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals and geographies. Examples included:

- A mortgage program that targets low- and moderate-income persons or geographies in the AA. The program is available for 30-year fixed rate purchase and refinance transactions and offers a maximum loan-to-value of 97 percent and provides a \$1,500 incentive to assist with closing costs. The program was available throughout the review period and management reported producing 373 loans totaling \$45.2 million.
- A credit card program targeting consumers with little or no established credit history. The credit card utilizes flexible underwriting guidelines that allow for less credit history. Management reported the credit card was available nationwide throughout the review period with 27,126 new accounts opened with a total credit limit of \$19.6 million.
- The bank and affiliate maintain foreclosure mitigation efforts to assist delinquent borrowers with financial hardships through use of loan workouts, which include interest rate reduction, extension of term, or both. Foreclosure mitigation efforts were available throughout the review period and assisted 29 borrowers totaling \$4.2 million.

Conclusions for Expanded Review Areas

Based on the ERAs, the bank's performance under the lending test is rated excellent. Reviews were performed on the states of Alabama, Arizona, Georgia, Illinois (excluding the Bloomington AA), and New York. The performance in the ERAs is stronger than the overall performance in SFB's AA. The distribution of loans by borrower income was excellent in Illinois (excluding the Bloomington AA) and New York, and good in Alabama, Arizona, and Georgia.

Refer to Tables in Appendix C 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 in Appendix C and the following performance context considerations, we concluded the bank's qualified investment performance is Outstanding. The performance in the AA is excellent.

- Qualified investments exhibit excellent responsiveness in helping the bank address community credit needs. The bank made an excellent level of qualified investments, grants and donations under its programs.
- Over the CD evaluation period of 36 months, the dollar amount of funded investments, in the current and prior period totaled \$13.7 million in the AA and represented 50.3 percent of the allocated Tier One Capital.
- The bank made AA investments of \$4.7 million in affordable housing, \$3.5 million in economic development, and \$5.5 million in community services.
- The bank exhibited an excellent level of responsiveness to the CD needs in the AA and as a result, we considered additional investments of \$31.8 million in the broader statewide area of Illinois and \$94.1 million in the broader regional Midwest area.

Notable Example

- A \$3.5 million investment in a Community Development Financial Institutions fund, which invests in and lends to small businesses in low- and moderate-income areas in the AA. The fund invested in an economic development project in the AA that created 15 jobs for low- and moderate-income persons.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated Outstanding. The performance in the AA is excellent.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The bank's retail service performance is good.

- Delivery systems were accessible to geographies and individuals across the AA.
- The bank has one ATM available to the general public while its sole bank office is not accessible to the general public; however, the bank does not rely on traditional branch networks to deliver banking services to its customers.
- Banking services were available through nearly 18,000 Agents throughout the country, a call center with evening, weekend, and holiday hours, a 24/7 phone banking system, text-message banking, bank by mail, internet, and mobile applications. Bank customers can make ATM deposits via the bank's ATM or an ATM that participates in deposit sharing. Bank customers using non-bank owned ATMs receive ATM fee rebates if they have a direct deposit or up to \$10, per statement cycle, in ATM fee rebates if they do not have a direct deposit into their account.

Community Development Services

Based on the level of community development services and the performance context considerations, the bank's community development service is excellent.

- Community development services were effective and responsive in helping the bank address community needs. The bank conducted or supported a significant number of community development services, consistent with its capacity and expertise.
- Over 800 bank employees and over 875 affiliate employees conducted or supported community development services with 7,991 hours in the AA. The majority of hours, 7,590, benefited community service while 401 hours benefited affordable housing.
- The bank and affiliate provided or supported an additional 1,604 hours in the broader statewide area of Illinois and 1,686 hours in the broader regional Midwest area as defined by the U.S. Census.
- Leadership roles represented 437 hours in the AA, 146 hours in the broader statewide area, and 327 hours in the broader regional Midwest area as defined by the U.S. Census.

Notable Examples:

- Bank employees provided 96 hours in financial and technical assistance to a community organization that provided legal assistance to low- and moderate-income persons to avoid foreclosure and evictions.
- Bank employees provided 30 hours in the form of pro-bono legal and technical assistance to low- and moderate-income persons to avoid foreclosure.
- Bank employees provided 2,220 hours in financial education through multiple community organizations and State Farm Bank led events benefiting low- and moderate-income persons.

Lending Conclusions for Expanded Review Areas (ERAs)

Overall lending performance in the ERAs is excellent.

- Overall lending performance is based on the conclusion for each ERA. We weighted the conclusion for each ERA, based on the total number of loans in the ERA relative to the total number of loans for the five ERAs combined.
- The distribution of loans by borrower income was excellent in Illinois (excluding the Bloomington AA) and New York, and good in Alabama, Arizona, and Georgia.

Refer to Table 1 Lending Volume, Table 1 Other, Table P, Table R, and Tables V in Appendix C for the facts and data used to evaluate the bank's lending activity in the ERAs.

Alabama

Distribution of Loans by Income Level of the Borrower

The borrower distribution of loans in Alabama is good.

Home Mortgage Loans

The borrower distribution of home mortgage loans is good.

- For 2015 and 2016, the distribution of the bank's home mortgage loans to low- and moderate-income borrowers was adequate and excellent, respectively. The proportion of loans to low-income borrowers was weaker than to the proportion of low-income families, while the proportion of loans to moderate-income borrowers significantly exceeded the proportion of moderate-income families in the ERA.
- For 2015 and 2016, the borrower distribution of home mortgage loans to both low- and moderate-income families was significantly stronger than the aggregate distribution of loans to those borrowers.
- The performance of home mortgage loans in 2017 was consistent with the performance in 2015 and 2016.

Small Business Loans

The borrower distribution of small loans to businesses by revenue is good.

- For 2015 and 2016, the distribution of the small loans to businesses by revenue was good. The proportion of loans was weaker than the proportion of small businesses in the ERA, but significantly stronger than the aggregate distribution of loans to those businesses.

- The performance for 2017 was not consistent as it reflected stronger performance than in 2015 and 2016.

Consumer Loans – Vehicle

The borrower distribution of vehicle loans is adequate.

- For 2015 and 2016, the distribution of vehicle loans to low- and moderate-income borrowers was very poor and excellent, respectively. The percentage of loans to low-income borrowers was significantly weaker than the percentage of low-income households, while the percentage of loans to moderate-income borrowers significantly exceeded the percentage of moderate-income households in the ERA.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Credit Card

The borrower distribution of credit card loans is excellent.

- For 2015 and 2016, the distribution of credit card loans to low- and moderate-income borrowers was good and excellent, respectively. The proportion of loans to low-income borrowers was comparable to the proportion of low-income households, while the proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income households in the ERA.
- The borrower distribution of credit card loans for 2017 was comparable to the performance in 2015 and 2016.

Arizona

Distribution of Loans by Income Level of the Borrower

The borrower distribution of loans in Arizona is good.

Home Mortgage Loans

The borrower distribution of home mortgage loans is good.

- For 2015 and 2016, the distribution of home mortgage loans to low- and moderate-income borrowers was poor and adequate, respectively. The proportion of loans to low-income borrowers was weaker than the proportion of low-income families, but the proportion of loans to moderate-income borrowers was comparable to the proportion of moderate-income families in the ERA.
- For 2015 and 2016, the borrower distribution of home mortgage loans to both low- and moderate-income families was significantly stronger than the aggregate distribution of loans to those borrowers.

- The performance in 2017 was consistent with the performance in 2015 and 2016.

Small Business Loans

The borrower distribution of small loans to businesses by revenue is good.

- For 2015 and 2016, the distribution of small loans to businesses by revenue was adequate. The proportion of loans was weaker than the proportion of small businesses in the ERA, but significantly stronger than the aggregate distribution of loans to those businesses.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Vehicle

The borrower income distribution of vehicle loans is adequate.

- For 2015 and 2016, the distribution of vehicle loans to low- and moderate-income borrowers was very poor and excellent, respectively. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income households, but the proportion of loans to moderate-income borrowers significantly exceeded the proportion of moderate-income households in the ERA.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Credit Card

The borrower income distribution of credit card loans is excellent.

- For 2015 and 2016, the distribution of credit card loans to both low- and moderate-income borrowers was excellent. The proportion of loans to low-income borrowers was comparable to the proportion of low-income households, and the proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income households in the ERA.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Georgia

Distribution of Loans by Income Level of the Borrower

The borrower distribution of loans in Georgia is good.

Home Mortgage Loans

The borrower distribution of home mortgage loans is good.

- For 2015 and 2016, the distribution of home mortgage loans to low- and moderate-income borrowers was poor and good, respectively. The proportion of loans to low-income borrowers was weaker than the proportion of low-income families, but the percentage of loans to moderate-income borrowers was comparable to the proportion of moderate-income families in the ERA.
- For 2015 and 2016, the borrower distribution of home mortgage loans to both low- and moderate-income families was significantly stronger than the aggregate distribution of loans to those borrowers.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Small Business Loans

The borrower distribution of small loans to businesses by revenue is good.

- For 2015 and 2016, the distribution of small loans to businesses by revenue was good. The proportion of loans was weaker than the proportion of small businesses in the ERA, but significantly stronger than the aggregate distribution of loans to those businesses.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Vehicle

The borrower income distribution of vehicle loans is adequate.

- For 2015 and 2016, the distribution of vehicle loans to low- and moderate-income borrowers was very poor and excellent, respectively. The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income households, but the proportion of loans to moderate-income borrowers significantly exceeded the proportion of moderate-income households in the ERA.
- The borrower performance in 2017 was comparable to the performance in 2015 and 2016.

Consumer Loans – Credit Card

The borrower income distribution of credit card loans is excellent.

- For 2015 and 2016, the distribution of credit card loans to both low- and moderate-income borrowers was excellent. The proportion of loans to low-income borrowers was comparable to the proportion of low-income households and the proportion of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income households.
- The borrower performance in 2017 was consistent with the performance in 2015 and 2016.

Illinois (excluding Bloomington, Illinois MSA)

Distribution of Loans by Income Level of the Borrower

The borrower distribution of loans in Illinois (excluding the Bloomington MSA) is excellent.

Home Mortgage Loans

The borrower distribution of home mortgage loans is excellent.

- For 2015 and 2016, the distribution of the bank's home mortgage loans to low- and moderate-income borrowers was good and excellent, respectively. The proportion of loans to low-income borrowers was comparable to the proportion of low-income families, but the percentage of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families in the ERA.
- For 2015 and 2016, the borrower distribution of home mortgage loans to both low- and moderate-income families was significantly stronger than the aggregate distribution of loans to those borrowers.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Small Business Loans

The borrower distribution of small loans to businesses by revenue is good.

- For 2015 and 2016, the distribution of small loans by revenue was good. The proportion of loans was weaker than the proportion of small businesses in the ERA, but significantly stronger than the aggregate distribution of loans to those businesses.
- The performance in 2017 was not consistent as it reflected stronger performance than 2015 and 2016.

Consumer Loans – Vehicle

The borrower income distribution of vehicle loans is excellent.

- For 2015 and 2016, the distribution of vehicle loans to low- and moderate-income borrowers was adequate and excellent, respectively. The proportion of loans to low-income borrowers was comparable to the proportion of low-income households, but the proportion of loans to moderate-income borrowers significantly exceeded the proportion of moderate-income households.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Credit Card

The borrower income distribution of credit card loans is excellent.

- For 2015 and 2016, the distribution of credit card loans to both low- and moderate-income borrowers was excellent. The proportion of loans to both low- and moderate-income borrowers was significantly stronger than the proportion of low- and moderate-income households.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

New York

Distribution of Loans by Income Level of the Borrower

The borrower distribution of loans in New York is excellent.

Home Mortgage Loans

The borrower distribution of home mortgage loans is excellent.

- For 2015 and 2016, the distribution of home mortgage loans to low- and moderate-income borrowers was good and excellent, respectively. The proportion of loans to low-income borrowers was comparable to the proportion of low-income families, but the percentage of loans to moderate-income borrowers was significantly stronger than the proportion of moderate-income families in the ERA.
- For 2015 and 2016, the borrower distribution of home mortgage loans to both low- and moderate-income families was significantly stronger than the aggregate distribution of loans to those borrowers.
- The performance in 2017 was not consistent with performance in 2015 and 2016, as it reflected weaker performance.

Small Business Loans

The borrower distribution of small loans to businesses by revenue is good.

- For 2015 and 2016, the distribution of small loans by revenue was adequate. The proportion of loans was weaker than the proportion of small businesses in the ERA, but significantly stronger than the aggregate distribution of loans to those businesses.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Vehicle

The borrower income distribution of vehicle loans is excellent.

- For 2015 and 2016, the distribution of vehicle loans to low- and moderate-income borrowers was adequate and excellent, respectively. The proportion of loans to low-income borrowers was weaker than the proportion of low-income households, but the proportion of loans to moderate-income borrowers significantly exceeded the proportion of moderate-income households in the ERA.
- The borrower performance in 2017 was consistent with the performance in 2015 and 2016.

Consumer Loans – Credit Card

The borrower income distribution of credit card loans is excellent.

- For 2015 and 2016, the distribution of credit card loans to both low- and moderate-income borrowers was excellent. The proportion of loans to both low- and moderate-income borrowers was significantly stronger than the proportion of low- and moderate-income households in the ERA.
- The performance in 2017 was consistent with the performance in 2015 and 2016.

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: 01/01/15 to 12/31/17	
Financial Institution	Products Reviewed	
State Farm Bank, FSB Bloomington, Illinois	Home Mortgage Loans; Small Business Loans; Consumer Vehicle Loans; Consumer Credit Card Loans; and Community Development Loans, Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Bloomington, Illinois MSA	Full Scope	McLean and DeWitt County, IL
State of Alabama	Expanded Review	
State of Arizona	Expanded Review	
State of Georgia	Expanded Review	
State of Illinois (excluding Bloomington, IL MSA)	Expanded Review	
State of New York	Expanded Review	

Appendix B: Community Profiles for Full-Scope Areas

Bloomington, Illinois MSA – 2010 Census

Demographic Information for Full-Scope Area: Bloomington, Illinois MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	2.17	19.57	56.52	19.57	2.17
Population by Geography	186,133	1.38	15.32	57.17	22.35	3.78
Owner-Occupied Housing by Geography	48,295	0.58	16.06	58.66	24.69	0.00
Businesses by Geography	8,518	5.52	12.44	63.81	17.59	0.65
Farms by Geography	661	0.45	6.05	80.79	12.41	0.30
Family Distribution by Income Level	43,876	19.59	17.31	23.71	39.39	0.01
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,191	1.51	2.95	61.76	11.75	0.00
Median Family Income	= \$74,930	Median Housing Value = \$142,426 Unemployment Rate = 4.7%				
FFIEC Adjusted Median Family Income for 2016	= \$86,800					
Households Below the Poverty Level	= 12.4%					
Families Below the Poverty Level	= 6.2%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, and 2016 FFIEC updated MFI. Unemployment data from the Bureau of Labor Statistics for MSA and State of Illinois at December 31, 2016 and December 31, 2017.

Bloomington, Illinois MSA – 2017 ACS

Demographic Information for Full-Scope Area: Bloomington, Illinois MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	8.70	17.39	56.52	17.39	0.00
Population by Geography	189,502	5.85	14.76	55.21	24.18	0.00
Owner-Occupied Housing by Geography	48,264	2.02	15.88	55.86	26.25	0.00
Businesses by Geography	8,663	8.28	13.54	58.81	19.37	0.00
Farms by Geography	689	1.16	6.10	74.75	18.00	0.00
Family Distribution by Income Level	44,969	19.54	18.07	22.65	39.73	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	16,914	5.74	23.18	58.71	12.37	0.00
Median Family Income	= \$81,357		Median Housing Value = \$151,147 Unemployment Rate = 3.60%			
FFIEC Adjusted Median Family Income for 2017	= \$79,200					
Households Below the Poverty Level	= 13.83%					
Families Below the Poverty Level	= 7.14					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census, 2015 American Community Survey, and 2017 FFIEC updated MFI.

The AA consists of all census tracts (CTs) in McLean and DeWitt County, Illinois, which comprises the Bloomington, Illinois MSA. The AA meets regulatory requirements.

The AA included one low-income CT and nine moderate-income CTs in the AA in the 2015 and 2016 period. One low-income CT encompassed the area of downtown Bloomington, Illinois and offered little opportunity for lending given the small population of 282 owner-occupied units and 307 vacant units. Seven moderate-income CTs were included in McClean County and covered the western portion of Bloomington, Illinois and its surrounding downtown area. DeWitt County accounted for two moderate-income CTs, one encompassing the east side of Clinton, Illinois, and a second CT in the eastern portion of the county.

As a result of the 2015 American Community Survey, effective in 2017, the number of low- and moderate-income CTs in the AA changed to four and eight, respectively. Three low-income CTs encompassed a larger downtown area; however, owner-occupied units were still limited at 973 owner-occupied units and 657 vacant units. One low-income CT was in Normal, Illinois, and contained zero owner occupied units and 75 vacant units. Six moderate-income CTs in McLean County were concentrated in the west side of Bloomington, Illinois, along the eastern side of Interstate 55/74. Two moderate-income CTs were in DeWitt County and encompassed Clinton, Illinois.

The AA is a suburban and rural region in north central Illinois along the intersection of Interstates 74 and 55.

The economy of the area is heavily influenced by insurance, education, and healthcare sectors. State Farm Insurance is the largest employer and primary influencer of the local economy. The rural areas outside of the cities Bloomington and Normal, Illinois are predominantly agriculture communities focused on the production of corn and soybean.

Unemployment in the MSA was low at 3.6 percent, at December 31, 2017, and compared favorably to the State of Illinois unemployment rate of 4.9 percent. Unemployment levels have remained steady over the past years; however, the area's labor force in McLean County is slowly declining from its peak in 2010 of 96 thousand to 88 thousand in 2017, per the 2018 Demographic Profile published by the Bloomington-Normal Economic Development Council. Loss of manufacturing, retail, and insurance sector jobs have contributed to the decline in the labor force. Households below the poverty level were high during the evaluation period.

The AA is comprised predominantly of lower density, single-family housing. Housing is "reasonably affordable," according to the Bloomington-Normal, Illinois Regional Housing Study, published October 18, 2017, by the McLean County Planning Commission. In 2016, the maximum income level for low-income families was \$43,800, while the median housing value was \$142,426, or 3.3 times over the maximum low-income level. In 2017, the maximum income level for low-income families declined to \$39,600 and the median housing value increased to \$151,147, or 3.9 times over the maximum low-income level. High property tax rates, insurance, and utilities may limit the housing opportunities for low-income families.

The AA's low- and moderate-income CTs are predominantly located on the west side of Bloomington, Illinois. The community contacts noted the low- and moderate-income areas have suffered from disinvestment, resulting in a deteriorating quality in the housing and rental stock. The contacts also noted these areas suffer from higher unemployment, and poor access to health care, and fresh food. Community contacts noted that homes, particularly the areas in the east side of Bloomington and Normal, Illinois, run in values from \$300,000 to \$700,000 and are composed primarily of middle- and upper-income CTs. These homes would be beyond the affordability of most low-income families and many moderate-income families.

The community contacts noted that the manufacturing jobs that have left the community once provided livable wages for lower skilled persons. The contacts noted that jobs being replaced either provide low wages or require a very high skillset to earn a livable wage.

The two community contacts we interviewed noted multiple opportunities for community development in the AA, particularly in the west side of Bloomington, Illinois. Opportunities include: the need to develop small businesses to diversify the economy, training for a higher skilled workforce, small and micro lending for small businesses, affordable rental and homeownership, development of new and rehab of poor quality affordable housing, social and human services, financial literacy, and infrastructure and transportation investments.

The community contacts viewed State Farm Bank favorably and a community contact specifically noted the efforts of State Farm employees to volunteer in the community as a positive contribution.

Appendix C: Tables of Performance Data

Content of Standardized 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 market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- 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. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table D. Lending Inside and Outside of the Assessment Area** – Presents the percentage distribution of the number and dollar amount of loans originated and purchased by the bank over the evaluation period inside and outside of the assessment area(s) by loan type.
- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each 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 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 (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 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 throughout 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 MA/assessment area.

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 -(h)-6 and 7 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.

Table 1. Lending Volume

LENDING VOLUME		Geography: Bloomington, IL MSA						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)	
Bloomington, IL MSA	100.00	559	94,774	5	350	0	0	2	3,963	566	99,087	100.00
Statewide								2	2,563			
Regional								1	2,580			

* Loan Data as of December 31, 2016. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is January 1, 2015 to 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 1. Other Products

LENDING VOLUME		Geography: Bloomington, IL MSA						Evaluation Period: January 1, 2015 TO December 31, 2016						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Bloomington, IL MSA	100.00	996	9,430					242	5,238	754	4,192			

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
Bloomington, IL MSA	559	94,747	100.0	6,702	0.6	0.4	0.7	16.1	9.3	11.3	58.7	49.9	57.3	24.7	40.4	30.5	0.0	0.0	0.1
Total	559	94,747	100.0	6,702	0.6	0.4	0.7	16.1	9.3	11.3	58.7	49.9	57.3	24.7	40.4	30.5	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 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
Bloomington, IL MSA	559	94,747	100.0	6,702	19.6	15.2	12.9	17.3	32.6	20.6	23.7	20.4	21.3	39.4	31.8	29.6	0.0	0.0	15.5
Total	559	94,747	100.0	6,702	19.6	15.2	12.9	17.3	32.6	20.6	23.7	20.4	21.3	39.4	31.8	29.6	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 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
Bloomington, IL MSA	5	350	100.0	2,631	5.5	0.0	4.5	12.4	20.0	12.0	63.8	40.0	59.9	17.6	40.0	23.7	0.7	0.0	0.2
Total	5	350	100.0	2,631	5.5	0.0	4.5	12.4	20.0	12.0	63.8	40.0	59.9	17.6	40.0	23.7	0.7	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 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
Bloomington, IL MSA	5	350	100.0	2,631	76.9	80.0	45.5	6.2	0.0	16.7	20.0
Total	5	350	100.0	2,631	76.9	80.0	45.5	6.2	0.0	16.7	20.0

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 U: Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Geography **2015-16**

Assessment Area:	Total Consumer Loans			Low Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	242	5,238	0.0	1.8	0.4	16.7	10.7	60.4	58.3	20.8	30.6	0.3	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans (Credit Card) by Income Category of the Geography **2015-16**

Assessment Area:	Total Consumer Loans			Low Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	754	4,192	0.0	1.8	1.3	16.7	9.2	60.4	50.0	20.8	39.4	0.3	0.1

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Borrower Vehicle **2015-16**

Assessment Area:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	242	5,238	100.0	24.1	21.5	16.3	19.8	17.8	22.7	41.8	36.0	0.0	0.0
Total	242	5,238	100.0	24.1	21.5	16.3	19.8	17.8	22.7	41.8	36.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Credit Card) by Income Category of the Borrower **2015-16**

Assessment Area:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	754	4,192	100.0	24.1	25.6	16.3	17.8	17.8	22.7	41.8	33.8	0.0	0.1
Total	754	4,192	100.0	24.1	25.6	16.3	17.8	17.8	22.7	41.8	33.8	0.0	0.1

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table 15. Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: BLOOMINGTON, IL MSA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016									
Assessment Area (2016):	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
Bloomington, IL MSA	100.00	1	100.00	0.00	0.00	1.00	0.00	0	0	0	0	0	0	1.38	15.32	57.17	22.35

Table 1. Lending Volume

LENDING VOLUME		Geography: Bloomington, IL MSA						Evaluation Period: January 1, 2017 TO December 31, 2017				
MA/Assessment Area (2017):	% 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)	
Bloomington, IL MSA	100.00	198	31,58	4	272	0	0			202	33,530	
Statewide												
Regional												

* Loan Data as of December 31, 2017. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is January 1, 2015 to December 31, 2017, and are included in Table 1. Lending Volume for the period covering January 1, 2015 to December 31, 2016.

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

Table 1. Other Products

LENDING VOLUME		Geography: Bloomington, IL MSA						Evaluation Period: January 1, 2017 TO December 31, 2017						
MA/Assessment Area (2017):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Bloomington, IL MSA	100.0%	546	5,168					110	2,441	436	2,727			

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
Bloomington, IL MSA	198	31,258	100.0	5,514	2.0	2.5	3.1	15.9	18.2	13.7	55.9	41.9	53.3	26.2	37.4	30.0	0.0	0.0	0.0
Total	198	31,258	100.0	5,514	2.0	2.5	3.1	15.9	18.2	13.7	55.9	41.9	53.3	26.2	37.4	30.0	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 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
Bloomington, IL MSA	198	31,258	100.0	5,514	19.5	14.6	10.6	18.1	26.8	20.4	22.7	25.8	21.4	39.7	32.8	31.1	0.0	0.0	16.5
Total	198	31,258	100.0	5,514	19.5	14.6	10.6	18.1	26.8	20.4	22.7	25.8	21.4	39.7	32.8	31.1	0.0	0.0	16.5

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 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
Bloomington, IL MSA	4	544	100.0	2,631	8.3	0.0	4.5	13.5	25.0	12.0	58.8	50.0	59.9	19.4	25.0	23.7	0.0	0.0	0.0
Total	4	272	100.0	2,631	8.3	0.0	4.5	13.5	25.0	12.0	58.8	50.0	59.9	19.4	25.0	23.7	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank 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
Bloomington, IL MSA	4	272	100.0	2,631	76.9	75.0	45.5	6.3	25.0	16.8	0.0
Total	4	272	100.0	2,631	76.9	75.0	45.5	6.3	25.0	16.8	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; "--" data not available.

Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Geography **2017**

Assessment Area:	Total Consumer Loans			Low Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	110	2,441	100.0	4.7	2.7	16.2	11.8	56.8	56.4	22.3	29.1	0.0	0.0
Total	110	2,441	100.0	4.7	2.7	16.2	11.8	56.8	56.4	22.3	29.1	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans (Credit Card) by Income Category of the Geography **2017**

Assessment Area:	Total Consumer Loans			Low Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	436	2,727	100.0	4.7	1.8	16.2	8.0	56.8	45.6	22.3	44.5	0.0	0.0
Total	436	2,727	100.0	4.7	1.8	16.2	8.0	56.8	45.6	22.3	44.5	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Borrower **2017**

Assessment Area:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	110	2,441	100.0	25.7	18.2	15.0	16.4	17.7	24.5	41.7	40.9	0.0	0.0
Total	110	2,441	100.0	25.7	18.2	15.0	16.4	17.7	24.5	41.7	40.9	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Credit Cards) by Income Category of the Borrower **2017**

Assessment Area:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bloomington, IL MSA	436	2,727	100.0	25.7	24.3	15.0	21.8	17.7	20.2	41.7	32.1	0.0	1.6
Total	436	2,727	100.0	25.7	24.3	15.0	21.8	17.7	20.2	41.7	32.1	0.0	1.6

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Bloomington, IL MSA				Evaluation Period: January 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)
Bloomington, IL MSA	5	2,801	358	10,868	363	13,669	100.00	0	0
Statewide	11	25,234	86	6,526	97	31,760	100.00		
Regional***	0	0	247	94,121	247	94,121	100.00		

* '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.

***U.S. Census definition for the Midwest Region includes the states of Indiana, Illinois, Michigan, Ohio, Wisconsin, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: BLOOMINGTON, IL MSA																	
Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017																	
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
Bloomington, IL MSA	100.00	1	100.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	5.85	14.76	55.21	24.18

Table 1. Lending Volume

LENDING VOLUME		Geography: Expanded Review Areas				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016						
Expanded Review Areas (2016):	% 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)	
Alabama	14.20	641	87,733	155	4,435	0	0	0	0	796	92,168	0.00
Arizona	24.49	1,155	238,087	138	7,203	0	0	0	0	1,293	245,290	0.00
Georgia	25.24	795	146,115	360	11,188	0	0	0	0	1,155	157,303	0.00
Illinois (excluding Bloomington, AA)	25.87	816	114,732	371	13,308	0	0	0	0	1,187	128,040	0.00
New York	10.20	305	46,688	261	8,805	0	0	0	0	566	55,493	0.00

* Loan Data as of December 31, 2017. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2017 to 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 1. Other Products

LENDING VOLUME		Geography: Expanded Review Areas						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016						
Expanded Review Areas (2016):	% of Rated Area Loans (#) in MA/AA	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Alabama	100.00	14,730	279,365	0	0	0	0	11,097	258,642	3,633	20,723	0	0	0.00
Arizona	100.00	11,396	211,364	0	0	0	0	8,111	192,528	3,285	18,836	0	0	0.00
Georgia	100.00	28,432	536,594	0	0	0	0	21,179	496,700	7,253	39,894	0	0	0.00
Illinois (excluding Bloomington, AA)	100.00	36,003	544,581	0	0	0	0	24,353	482,017	11,650	62,564	0	0	0.00
New York	100.00	24,712	293,504	0	0	0	0	10,265	217,733	14,447	75,771	0	0	0.00

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2015-16**

Expanded Review Areas:	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
Alabama	641	87,733	17.3	137,425	22.6	9.0	6.1	17.1	19.2	15.1	19.3	25.6	19.1	41.0	46.0	37.0	0.0	0.2	22.7
Arizona	1,155	238,087	31.1	319,821	21.1	5.6	4.1	18.0	15.1	13.3	20.3	22.9	18.7	40.7	56.2	40.2	0.0	0.2	23.7
Georgia	795	146,115	21.4	346,110	22.3	5.7	4.8	17.1	14.5	13.6	19.4	21.9	18.1	41.2	57.7	41.4	0.0	0.3	22.0
Illinois (excluding Bloomington, AA)	816	114,732	22.0	398,096	21.7	13.7	5.9	17.2	22.3	14.7	20.5	23.7	20.2	40.6	39.8	43.7	0.0	0.5	15.5
New York	305	46,688	8.2	310,574	24.3	15.1	4.8	17.2	22.6	15.1	19.5	22.3	22.1	39.1	39.7	43.6	0.0	0.3	14.4
Total	3,712	633,355	100.0	1,512,026	22.7	8.8	5.1	17.3	17.9	14.3	19.8	23.3	19.7	40.2	49.8	41.8	0.0	0.3	19.2

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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2015-16**

Expanded Review Areas:	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
Alabama	155	4,435	12.1	72,927	79.8	64.5	46.4	6.2	4.5	14.0	31.0
Arizona	138	7,203	10.7	176,064	86.6	71.0	41.0	4.4	5.1	9.0	23.9
Georgia	360	11,188	28.0	217,256	85.7	66.7	49.3	4.8	5.0	9.5	28.3
Illinois (excluding Bloomington, AA)	261	13,308	28.9	264,688	79.5	66.6	40.3	7.0	7.0	12.8	26.4
New York	371	8,805	20.3	498,125	84.3	65.9	42.8	6.1	6.1	8.8	28.0
Total	1,285	44,939	100.0	1,229,060	83.7	66.7	43.6	5.9	5.8	13.8	27.6

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 V - Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Borrower **2015-16**

Expanded Review Areas:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Alabama	11,097	258,642	14.8	25.4	12.1	15.4	19.7	17.0	24.4	42.1	43.8	0.0	0.0
Arizona	8,111	192,528	10.8	22.9	9.4	17.0	20.4	18.4	23.0	41.7	47.2	0.0	0.0
Georgia	21,179	496,700	28.2	23.9	9.3	16.4	21.3	17.6	25.4	42.0	44.1	0.0	0.0
Illinois (excluding Bloomington, AA)	24,353	482,017	32.5	24.3	19.2	16.0	26.7	18.0	24.7	41.7	29.4	0.0	0.0
New York	10,265	217,733	13.7	26.7	17.5	15.6	28.8	17.1	27.4	40.6	26.3	0.0	0.0
Total	75,005	1,647,620	100.0	25.0	14.0	16.0	23.7	17.6	25.0	41.4	37.2	0.0	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Credit Card) by Income Category of the Borrower 2015-16

Expanded Review Areas:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Alabama	3,633	20,723	9.0	25.4	24.9	15.4	25.2	17.0	22.9	42.1	26.9	0.0	0.1
Arizona	3,285	18,836	8.2	22.9	22.3	17.0	29.2	18.4	22.9	41.7	25.5	0.0	0.0
Georgia	7,253	39,894	18.0	23.9	27.1	16.4	26.8	17.6	22.8	42.0	23.3	0.0	0.0
Illinois (excluding Bloomington, AA)	11,650	62,564	35.9	24.3	35.3	16.0	26.5	18.0	19.9	41.7	18.3	0.0	0.0
New York	14,447	75,771	28.9	26.7	33.9	15.6	27.9	17.1	21.4	40.6	16.8	0.0	0.0
Total	40,268	217,788	100.0	25.0	31.3	16.0	27.2	17.6	21.5	41.4	20.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.

Due to rounding, totals may not equal 100.0

Table 1. Lending Volume

LENDING VOLUME		Geography: Expanded Review Areas				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Expanded Review Areas (2017):	% 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)	
Alabama	14.20	256	35,223	63	1,989	0	0	0	0	319	37,212	0.00
Arizona	24.49	484	103,628	66	3,711	0	0	0	0	550	107,339	0.00
Georgia	25.24	388	72,928	179	7,248	0	0	0	0	567	80,176	0.00
Illinois (excluding Bloomington, AA)	25.87	426	64,728	155	7,258	0	0	0	0	581	71,986	0.00
New York	10.20	126	21,257	103	4,097	0	0	0	0	229	25,354	0.00

* Loan Data as of December 31, 2017. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2017 to 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 1. Other Products

LENDING VOLUME		Geography: Expanded Review Areas						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Expanded Review Areas (2017):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Alabama	0.00	6,524	111,508	0	0	0	0	4,033	99,144	2,491	12,364	0	0	0.00
Arizona	0.00	5,489	86,928	0	0	0	0	3,039	74,418	2,450	12,510	0	0	0.00
Georgia	0.00	14,836	248,701	0	0	0	0	9,278	220,460	5,558	28,241	0	0	0.00
Illinois (excluding Bloomington, AA)	0.00	21,480	279,490	0	0	0	0	11,206	224,455	10,274	55,035	0	0	0.00
New York	0.00	15,687	164,917	0	0	0	0	4,973	109,957	10,714	54,960	0	0	0.00

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017**

Expanded Review Areas:	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
Alabama	256	35,223	15.2	130,067	23.3	7.4	6.4	16.7	21.9	16.0	18.9	23.4	19.8	41.2	47.3	37.9	0.0	0.0	20.0
Arizona	484	103,628	28.8	293,499	21.8	7.4	4.9	17.4	18.2	14.7	19.6	22.7	20.9	41.2	51.7	39.6	0.0	0.0	20.0
Georgia	388	72,928	23.1	321,447	23.1	7.5	5.0	16.7	15.5	15.2	18.5	24.7	19.6	41.7	52.3	40.8	0.0	0.0	19.3
Illinois (excluding Bloomington, AA)	426	64,728	25.4	344,361	22.7	16.0	6.9	16.8	24.2	17.2	19.4	27.2	21.1	41.1	32.6	38.8	0.0	0.0	15.9
New York	126	21,257	7.5	296,057	25.4	9.5	5.1	16.4	15.1	15.6	18.6	30.2	22.3	39.6	45.2	43.5	0.0	0.0	13.5
Total	1,680	297,764	100.0	1,385,431	23.7	9.8	5.6	16.7	19.4	15.7	18.9	25.0	20.9	40.7	45.8	40.4	0.0	0.0	17.4

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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017**

Expanded Review Areas:	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
Alabama	63	1,989	11.1	72,927	80.1	79.4	46.4	6.3	4.8	13.6	15.9
Arizona	66	3,711	11.7	176,064	87.0	83.3	41.0	4.3	3.0	8.6	13.6
Georgia	179	7,248	31.6	217,256	85.9	81.0	49.3	4.8	2.8	9.3	16.2
Illinois (excluding Bloomington, AA)	155	7,258	27.4	264,688	79.4	87.1	42.8	7.9	3.9	12.8	9.0
New York	103	4,097	18.2	498,125	84.4	79.6	42.4	6.8	5.8	8.8	14.6
Total	566	24,303	100.0	1,229,060	83.8	82.5	40.3	6.2	3.9	10.0	13.6

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; "--" data not available.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Vehicle) by Income Category of the Borrower **2017**

Expanded Review Areas:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Alabama	4,033	99,144	12.4	25.7	8.3	15.5	19.3	16.4	24.0	42.4	48.4	0.0	0.0
Arizona	3,039	74,418	9.3	23.7	8.5	16.5	19.8	17.7	24.1	42.1	47.6	0.0	0.0
Georgia	9,278	220,460	28.5	24.6	7.3	16.0	20.9	17.1	24.8	42.3	46.9	0.0	0.0
Illinois (excluding Bloomington, AA)	11,206	224,455	34.4	25.1	17.3	15.5	27.3	17.3	25.6	42.2	29.8	0.0	0.0
New York	4,973	109,957	15.3	27.5	20.5	15.0	28.2	16.5	25.4	41.0	25.9	0.0	0.0
Total	32,529	728,434	100.0	25.8	13.0	15.5	23.9	16.9	25.0	41.8	38.1	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans (Credit Cards) by Income Category of the Borrower **2017**

Expanded Review Areas:	Total Consumer Loans			Low Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Alabama	2,491	12,364	7.9	25.7	23.2	15.5	27.3	16.4	21.9	42.4	27.6	0.0	0.0
Arizona	2,450	12,510	7.8	23.7	23.6	16.5	24.7	17.7	22.1	42.1	29.6	0.0	0.0
Georgia	5,558	28,241	17.7	24.6	20.7	16.0	26.8	17.1	23.5	42.3	28.9	0.0	0.0
Illinois (excluding Bloomington, AA)	10,274	55,035	32.6	25.1	31.2	15.5	26.6	17.3	21.6	42.2	20.6	0.0	0.0
New York	10,714	54,960	34.0	27.5	29.3	15.0	28.3	16.5	23.3	41.0	19.1	0.0	0.0
Total	31,487	163,110	100.0	25.8	27.5	15.5	27.1	16.9	22.6	41.8	22.8	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.

Due to rounding, totals may not equal 100.0