

# **PUBLIC DISCLOSURE**

**July 8, 2024**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Midland States Bank  
RSSD #773247**

**1201 Network Centre Drive  
Effingham, Illinois 62401**

**Federal Reserve Bank of St. Louis**

**P.O. Box 442  
St. Louis, Missouri 63166-0442**

**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, nor should it be construed as, an assessment of the financial condition of the 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.

## TABLE OF CONTENTS

I.	Institution’s CRA Rating .....	1
II.	Institution	
	a. Description of Institution .....	2
	b. Scope of Examination .....	4
	c. Conclusions with Respect to Performance Tests .....	8
	d. Fair Lending or Other Illegal Credit Practices Review .....	13
III.	St. Louis, Missouri-Illinois Multistate Metropolitan Statistical Area (Full-Scope Review)	
	a. Multistate Metropolitan Statistical Area Rating .....	14
	b. Scope of Examination .....	15
	c. Description of Institution’s Operations in the St. Louis Assessment Area .....	15
	d. Conclusions with Respect to Performance Tests in the St. Louis Assessment Area .....	20
IV.	Illinois	
	a. Summary .....	26
	i. State Rating .....	26
	ii. Scope of Examination .....	27
	iii. Description of Institution’s Operations in Illinois .....	27
	iv. Conclusions with Respect to Performance Tests in Illinois .....	28
	b. Chicago-Naperville, Illinois-Indiana-Wisconsin Combined Statistical Area (Full-Scope Review)	
	i. Description of Institution’s Operations in the Chicago Assessment Area .....	34
	ii. Conclusions with Respect to Performance Tests in the Chicago Assessment Area .....	38
	c. Nonmetropolitan Illinois Statewide Area (Full-Scope Review)	
	i. Description of Institution’s Operations in the Illinois nonMSA Assessment Areas .....	44
	ii. Conclusions with Respect to Performance Tests in the Illinois nonMSA Assessment Areas .....	49
	d. Rockford, Illinois Metropolitan Statistical Area (Full-Scope Review)	
	i. Description of Institution’s Operations in the Rockford MSA Assessment Area .....	55
	ii. Conclusions with Respect to Performance Tests in the Rockford MSA Assessment Area .....	59
	e. Champaign-Urbana, Illinois Metropolitan Statistical Area (Limited-Scope Review)	
	i. Description of Institution’s Operations in the Champaign MSA Assessment Area .....	65
	ii. Conclusions with Respect to Performance Tests in the Champaign MSA Assessment Area .....	66

V. Appendices

- a. Scope of Examination Tables .....67
- b. Summary of State and Multistate Metropolitan Statistical Area Ratings .....68
- c. Lending Performance Tables by Assessment Area .....69
- d. Glossary .....134

## INSTITUTION’S CRA RATING

**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

The following table shows the performance level of Midland States Bank with respect to the Lending, Investment, and Service Tests.

Midland States Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

\*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution’s rating include the following:

- The bank’s lending levels reflect good responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank’s assessment areas.
- The distribution of loans by borrower’s income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and exhibits adequate responsiveness to credit and community development needs.
- Service delivery systems are reasonably accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

Midland States Bank is a large, interstate, full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Midland States Bancorp, a one-bank holding company. Both the bank and its holding company are headquartered in Effingham, Illinois. The bank has no credit-granting affiliates or subsidiaries. In addition to traditional commercial and consumer banking products, Midland States Bank operates Midland Equipment Finance, a nationwide business equipment financing division, and Midland Trust Company, which offers trust and wealth management services.

The bank operates 53 branches across the states of Illinois and Missouri. All but one branch is equipped with a cash-dispensing automated teller machine (ATM) on site, most have drive-up accessibility, and all of the bank's branches are full service. In addition to the bank's branch-based ATMs, the bank operates 50 Meirtran co-branded ATMs throughout Illinois, 16 of which are located in low- and moderate-income (LMI) census tracts. Midland States Bank also offers online and mobile banking services, such as funds transfers, electronic statements, bill pay, and consumer loan applications.

Of the bank's 53 branches, one new branch located in an upper-income census tract was purchased during the examination period, located in the Chicago-Naperville, Illinois-Indiana-Wisconsin combined statistical area (CSA). In addition, since the previous CRA evaluation, the bank opened one branch and closed one branch in its Illinois nonmetropolitan statistical area assessment area (Illinois nonMSA assessment area). The branch that was closed was in a middle-income census tract, and the branch that was opened was located in an upper-income census tract.

The bank's most significant presence remains in its home state of Illinois, which includes the bank's main office. Within Illinois, the bank's Chicago assessment area has the largest share of the bank's branches, while the bank's Illinois nonMSA assessment area has the largest share of deposits and loan volume. Though not as extensive as in Illinois, the bank also maintains significant operations throughout Missouri, including operating 11 branches in Missouri located in the St. Louis, Missouri-Illinois multistate MSA assessment area (St. Louis assessment area). In total, the bank has designated six separate assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of March 31, 2024, the bank reported total assets of \$7.8 billion, which represents an increase of \$951.6 million, or 13.8 percent, in assets since the previous evaluation. As of the same date, loans and leases outstanding were \$6.0 billion, while deposits totaled \$6.3 billion.

The bank's loan portfolio composition by credit category is displayed in the following table.

<b>Distribution of Total Loans as of March 31, 2024</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Construction and Development	\$474,128	8.0%
Commercial Real Estate	\$1,981,382	33.2%
Multifamily Residential	\$286,289	4.8%
1-4 Family Residential	\$443,190	7.4%
Farmland	\$67,923	1.1%
Farm Loans	\$40,688	0.7%
Commercial and Industrial	\$1,193,590	20.0%
Loans to Individuals	\$776,060	13.0%
Obligations of States and Political Subdivisions	\$34,396	0.6%
Total Other Loans	\$209,980	3.5%
Lease Financing Receivables	\$455,879	7.7%
<b>TOTAL</b>	<b>\$5,963,505</b>	<b>100%</b>

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate loans. Other significant loan products include commercial and industrial loans and loans secured by 1-4 family residential properties. While 1-4 family residential lending only accounts for 7.4 percent of total loan balances outstanding, the bank originates and subsequently sells a significant volume of these loans. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 1,182 loans totaling \$209.9 million and 548 loans totaling \$87.9 million in 2021 and 2022, respectively.

While farmland and farm loans do not represent a significant portion of the bank's loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank's assessment areas and are thus included for review where applicable.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on June 21, 2021.

**SCOPE OF EXAMINATION**

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Large Institution CRA Examination Procedures*, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and reflects the conclusions drawn in each of the bank’s five assessment areas. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2023.

Rated Areas	Offices		Deposits as of June 30, 2023		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
St. Louis Multistate MSA	15	28.3%	\$1,665,940	25.9%	1	0	1
Illinois	38	71.7%	\$4,766,345	74.1%	3	1	4
<b>OVERALL</b>	<b>53</b>	<b>100%</b>	<b>\$6,432,285</b>	<b>100%</b>	<b>4</b>	<b>1</b>	<b>5</b>

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. The bank’s institution ratings are a blend of the two rated area ratings, which are weighted when making overall rating decisions. Considering branch structure, loan and deposit activity, and supervisory history, CRA performance in the state of Illinois was given primary consideration.

To augment this evaluation, interviews were conducted with six community contacts throughout the bank’s full-scope assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank’s assessment areas and provided context with which to evaluate the bank’s responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

**Lending Test**

Under the Lending Test, the bank’s performance is evaluated using the following criteria and time periods:

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>• Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA)</li> <li>• Small business and small farm loans reported under the CRA</li> </ul>	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		June 21, 2021 – July 7, 2024
Product Innovation <sup>1</sup>		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. The weighting given to each product when evaluating the bank’s lending performance varied based on loan demand, credit needs, and the bank’s business strategy and is discussed at the rated area and assessment area level. In each assessment area, HMDA lending was given more weight than small business and small farm lending based on higher loan volume and credit needs. Lastly, equal emphasis is placed on performance in 2021 and 2022.

The Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration<sup>2</sup>
- Distribution of loans by borrower’s income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation

<sup>1</sup> Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank’s performance negatively. These activities are largely used to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

<sup>2</sup> This criterion is applicable at the institution level only.



Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2015 and 2020 American Community Survey (ACS) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. The estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the 2022 U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income or the percentage of businesses and farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either low- or moderate-income census tracts or the percentage of businesses located in low- or moderate-income census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which are expected to describe many factors impacting lenders and to predict more relevant comparisons.

### **Investment Test**

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

### **Service Test**

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems
- Changes in branch locations
- Reasonableness of business hours and retail services
- Community development services

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank’s performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Illinois carrying the most weight toward the overall rating. The bank’s performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
St. Louis Multistate MSA	Low Satisfactory
Illinois	High Satisfactory
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

### Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

### Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank’s assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	3,221	87.9%	445	12.1%	3,666	100%
	\$489,832	55.2%	\$397,196	44.8%	\$887,028	100%
Small Business	1,903	84.3%	355	15.7%	2,258	100%
	\$303,323	74.0%	\$106,730	26.0%	\$410,053	100%
Small Farm	715	86.9%	108	13.1%	823	100%
	\$87,092	88.9%	\$10,899	11.1%	\$97,991	100%
<b>TOTAL LOANS</b>	<b>5,839</b>	<b>86.5%</b>	<b>908</b>	<b>13.5%</b>	<b>6,747</b>	<b>100%</b>
	<b>\$880,247</b>	<b>63.1%</b>	<b>\$514,825</b>	<b>36.9%</b>	<b>\$1,395,072</b>	<b>100%</b>

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 86.5 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 63.1 percent of loans by dollar volume.

**Borrower and Geographic Distribution**

Overall, performance by borrower’s income or revenue profile is good, as shown in the following tables.

Rated Area	Loan Distribution by Borrower’s Profile
St. Louis Multistate MSA	Adequate
Illinois	Good
<b>OVERALL</b>	<b>GOOD</b>

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
St. Louis Multistate MSA	Adequate
Illinois	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

**Community Development Lending Activity**

Overall, the bank makes a relatively high level of community development loans, as noted in the following table.

Rated Area	Community Development Lending
St. Louis Multistate MSA	Relatively High Level
Illinois	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

During the review period, the bank originated or renewed 55 qualifying community development loans inside its rated areas, totaling \$236.6 million. The bank originated 22 more community development loans during this review period than the last examination period, when the bank originated 33 community development loans. The bank also substantially increased its community development lending by dollar value during the review period, which was \$132.5 million during the prior examination period.

**Product Innovation**

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the following table.

Rated Area	Use of Product Innovation
St. Louis Multistate MSA	Makes Limited Use
Illinois	Makes Use
<b>OVERALL</b>	<b>MAKES USE</b>

During the review period, the bank’s use of innovative and/or flexible lending practices resulted in 1,131 loans being originated, totaling \$206.4 million. Detailed below are descriptions for each of these practices, listed in order of impact.

Consumer

- *U.S. Department of Agriculture, Rural Development (RD)*: This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas. Borrowers are not required to provide a down payment; however, borrowers must meet income and credit history requirements for these loans. During the review period, the bank originated 51 RD loans totaling approximately \$5.9 million.
- *Farm Credit System (Farmer Mac)*: The bank works with Farmer Mac to increase the availability of long-term credit at stable interest rates to further development in its rural communities. During the review period, the bank originated 33 Farmer Mac loans totaling approximately \$16.0 million.
- *Federal Housing Administration/U.S. Department of Veterans Affairs-Insured Loan Programs*: These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. During the review period, the bank originated 248 loans through these programs, totaling approximately \$36.8 million.
- *Federal Home Loan Bank (FHLB) of Chicago Down Payment Plus*: This FHLB assistance program offers down payment funds for families with income at or below 80.0 percent of the area median income. During the review period, the bank originated 62 loans using a total of approximately \$7.8 million in down payment assistance funds.
- *Illinois Housing Development Authority (IHDA)*: The bank works with the IHDA to provide affordable housing and home loans to LMI borrowers. Through this program, borrowers have multiple options to receive below-market interest rates, down payment assistance, or funds to be applied toward closing costs. During the review period, the bank originated 378 IHDA loans totaling approximately \$52.0 million.
- *Believable Banking Home Mortgage and Believable Banking Home Improvement Loan*: These loan products were created as a portfolio product by the bank to address the affordable housing needs of people living in LMI areas. During the review period, the bank originated 237 loans totaling approximately \$44.4 million through the Believable Banking Home Mortgage program and 53 loans totaling approximately \$583,780 through the Believable Banking Home Improvement Loan program.

Small Business

- *U.S. Small Business Administration (SBA) 7(a) and 504 loans:* The bank offers SBA 7(a) loan products that provide small businesses access to capital with more flexible terms than conventional commercial financing. During the review period, the bank originated 58 SBA 7(a) loans totaling approximately \$28.0 million. The bank offers SBA 504 loans, which are offered through Certified Development Companies to businesses meeting SBA size guidelines for the purpose of promoting economic development. During the review period, the bank originated 11 SBA 504 loans totaling approximately \$14.9 million.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated low satisfactory, driven primarily by the performance in Illinois. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each rated area.

Rated Area	Investments/Grants (\$)	Donations (\$)	Investment Test Rating
St. Louis Multistate MSA	\$29.5 million	\$156,850	High Satisfactory
Illinois	\$54.7 million	\$482,639	Low Satisfactory
<b>TOTAL</b>	<b>\$84.2 million</b>	<b>\$639,489</b>	<b>LOW SATISFACTORY</b>

During the review period, the bank made 20 new investments totaling \$62.7 million and had \$21.5 million in previous-period investments that were still outstanding. In addition, the bank made 92 donations totaling \$639,489. The bank’s investment activity primarily consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers, and investments into funds for the purpose of constructing affordable housing.

While not included in the totals above, the bank also made two investments totaling \$7.6 million benefitting a broader regional area that included multiple states and rated areas. As these investments benefit more than one rated area, they are discussed at the institution level only. These investments were made in a Federal Home Loan Mortgage Corporation (Freddie Mac) mortgage-backed security pool, as well as a low-income housing tax credit investment fund operating across multiple of the bank’s rated areas.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
St. Louis Multistate MSA	Low Satisfactory
Illinois	High Satisfactory
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
St. Louis Multistate MSA	Reasonably Accessible
Illinois	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

The bank currently operates 11 of its 53 branches (20.8 percent) in LMI geographies. In addition to branch locations, consideration was also given to the distribution of stand-alone ATMs and the availability of alternative delivery systems, such as online and mobile banking.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. No branches were opened or closed in LMI geographies during the review period.

Rated Area	Changes in Branch Locations
St. Louis Multistate MSA	Not Adversely Affected
Illinois	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 9 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Rated Area	Reasonableness of Business Hours and Services
St. Louis Multistate MSA	Do Not Vary in a Way That Inconveniences
Illinois	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

In addition to standard retail services and community development services, the bank provides the following special retail banking service across its branch footprint. This special retail banking service was also considered as part of the bank’s overall evaluation under the Service Test.

- *Liv On Checking*: This product is designed for customers who want to reestablish and improve their financial wellbeing and repair their financial credibility. Account features include a \$30 minimum opening deposit, no minimum balance requirement, and no account opening or application fees; the monthly service fee is reduced from \$9 to \$7 with one direct deposit posting.

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
St. Louis Multistate MSA	Adequate Level
Illinois	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

In total, 218 employees provided 4,453 community development service hours to 164 different organizations. Overall, this level of community development services is greater than the bank’s performance at the previous evaluation.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.



## ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE MSA<sup>3</sup> (Full-Scope Review)

**CRA RATING FOR ST. LOUIS MSA:**

**SATISFACTORY**

**The Lending Test is rated:**

**Low Satisfactory**

**The Investment Test is rated:**

**High Satisfactory**

**The Service Test is rated:**

**Low Satisfactory**

Factors supporting the ratings for the St. Louis assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the St. Louis assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the St. Louis assessment area.
- The bank makes a relatively high level of community development loans throughout the St. Louis assessment area.
- The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of the St. Louis assessment area.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position in the St. Louis assessment area.
- Delivery systems are reasonably accessible to geographies and individuals of different income levels in the St. Louis assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

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<sup>3</sup>This rating reflects performance within the multistate MSA. The statewide evaluation of Illinois is adjusted and does not reflect performance in the multistate MSA.

## SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the St. Louis assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank’s small farm loan activity are minimal in the assessment area, small farm lending was not assessed and did not impact the evaluation of lending performance in the assessment area. Based on loan demand and the bank’s lending activity, home mortgage lending received primary consideration in the analysis of the bank’s lending performance.

The St. Louis assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank’s responsiveness to these needs. Key details from this community contact interview are included in the next section.

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ST. LOUIS ASSESSMENT AREA

### Bank Structure

The bank operates 15 (28.3 percent) of its total branches in the St. Louis assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	2	4	8

Of the 15 branches, the bank operates 11 in the Missouri portion of the multistate metropolitan statistical area and 4 in the Illinois portion. The bank has one branch located in a low-income census tract, two located in moderate-income census tracts, four located in middle-income census tracts, and eight located in upper-income census tracts. During the review period, the bank did not open or close any branches in the assessment area. Based on this branch network and other service delivery systems, the bank is well positioned to deliver financial services to substantially all the St. Louis assessment area.

### General Demographics

The bank’s assessment area comprises Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri, as well as the independent city of St. Louis. Illinois counties in the assessment area include Bond, Clinton, Madison, Monroe, and St. Clair. These counties represent 10 of the 15 counties that make up the entire St. Louis, Missouri-Illinois multistate MSA. The following table displays the populations of each of the counties in the bank’s assessment area and the population of the entire assessment area.

State	County	Population
Illinois	Bond	16,725
	Clinton	36,899
	Madison	265,859
	Monroe	34,962
	St. Clair	257,400
Missouri	Franklin	104,682
	Jefferson	226,739
	St. Charles	405,262
	St. Louis	1,004,125
	St. Louis City	301,578
<b>ASSESSMENT AREA</b>		<b>2,654,231</b>

Most of the assessment area’s population is concentrated in Missouri, particularly in St. Louis County. The assessment area includes strong manufacturing and commercial industries and is anchored by several national corporations that have a large presence in the area, including Anheuser-Busch InBev, BJC Healthcare, Boeing, Express Scripts, Bayer, and Edward Jones Investments. The assessment area is also home to numerous universities and colleges, most notably Washington University and Saint Louis University in St. Louis. The banking industry in the St. Louis assessment area is competitive, with 112 FDIC-insured depository institutions operating 816 branches throughout the assessment area. Of these institutions, Midland States Bank ranks 15<sup>th</sup>, with 1.3 percent of the deposit market share. Deposits held in branches in the St. Louis assessment area represent 25.9 percent of total bank deposits.

Competition for HMDA and CRA loans is similarly high. An analysis of 2022 HMDA-reportable loans shows that 672 financial institutions had loan activity in the assessment area, of which the bank ranked 84<sup>th</sup>, with 0.2 percent of total HMDA loans. The bank ranked 50<sup>th</sup> out of 184 institutions with CRA loan activity in the assessment area, accounting for less than 0.1 percent of total CRA loan activity.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Credit needs noted by the community contact include affordable home purchase and home improvement loans and small business lending. As the largest metropolitan area within the state of Missouri, the assessment area offers ample opportunity for community development involvement.

**Income and Wealth Demographics**

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	73	11.2%	45,011	6.6%
Moderate	140	21.4%	123,182	18.1%
Middle	243	37.2%	273,909	40.2%
Upper	190	29.1%	236,518	34.8%
Unknown	7	1.1%	2,012	0.3%
<b>TOTAL</b>	<b>653</b>	<b>100%</b>	<b>680,632</b>	<b>100%</b>

As shown in the table above, 32.6 percent of census tracts in the assessment area are designated as LMI, while 24.7 percent of assessment area families reside within those tracts. Additionally, assessment area demographics indicate that 4.4 percent and 16.6 percent of total owner-occupied housing units are in LMI census tracts, respectively. The majority of these LMI census tracts are concentrated in the city of St. Louis, specifically the area north of downtown St. Louis, and in the city of East St. Louis.

Based on 2020 ACS data, the median family income for the assessment area was \$84,254. This income figure was higher than the median family income for the state of Missouri (\$72,834) but slightly lower than the median income for the state of Illinois (\$86,251) as a whole. More recently, the FFIEC estimated the median family income for the St. Louis, Missouri-Illinois multistate MSA to be \$84,700 in 2021 and \$96,800 in 2022. The following table displays the distribution of assessment area families by income level compared to the states of Missouri and Illinois as a whole.

Family Population by Income Level						
	Assessment Area		Missouri		Illinois	
Low	140,039	20.6%	317,471	20.5%	696,043	22.3%
Moderate	121,159	17.8%	285,869	18.4%	532,206	17.1%
Middle	143,230	21.0%	333,130	21.5%	621,096	19.9%
Upper	276,204	40.6%	614,586	39.6%	1,267,070	40.7%
<b>TOTAL</b>	<b>680,632</b>	<b>100%</b>	<b>1,551,056</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.4 percent) than reside in LMI census tracts (24.7 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with the states of Missouri and Illinois overall. While the percentage of families below the poverty level in the assessment area (7.3 percent) is slightly lower than in Missouri (8.9 percent) and Illinois (8.5 percent), there are a few areas, like St. Louis City (15.1 percent) and St. Clair County (10.1 percent), with noticeably higher poverty levels. However, considering income levels and family demographics, the assessment area appears to be slightly more affluent than Missouri and Illinois as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment area, the state of Missouri, and the state of Illinois. While statewide figures for Illinois are included for reference, these figures are driven largely by the city of Chicago, which is not representative of the housing demographics in the Illinois portion of the bank’s assessment area and the surrounding areas of Illinois, in which housing is generally more affordable than the statewide figures would indicate.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$181,755	16.7%	\$918	41.1%	36.1%
Missouri	\$163,600	16.1%	\$843	39.2%	35.0%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

While median housing values and rental costs varied between the assessment area, Missouri, and Illinois, higher income levels in the assessment area make housing slightly more affordable than in Missouri and Illinois, as evidenced by the affordability ratio. Based on additional housing demographics, such as the median age of housing stock, rental costs relative to income, and information gained from the community contact, affordable housing is likely out of reach for many LMI residents, particularly in St. Louis City and St. Louis County. As noted by the community contact, affordable home purchase loans is a credit need in these areas.

**Industry and Employment Demographics**

The St. Louis assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 1,128,794 paid nongovernmental employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (18.2 percent), retail trade (11.1 percent), and accommodation and food services (10.3 percent). The assessment area also supports a strong small business sector, with 90.4 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area compared to Missouri and Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 Year to Date (YTD) (January to September)</b>
Assessment Area	4.4%	2.7%	3.1%
Missouri	4.1%	2.5%	2.9%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment levels in the assessment area approximated those of Missouri and were consistently below the state of Illinois throughout the review period. The assessment area and the state of Missouri have returned to pre-pandemic unemployment levels, while unemployment in the state of Illinois remains slightly elevated. Unemployment levels in the

assessment area were highest in St. Louis City and St. Clair County. Many counties, as well as the state of Missouri, experienced a decrease in the unemployment rate from 2021 to 2022 but then an increase in the unemployment rate in 2023. The state of Illinois experienced a decrease in the unemployment rate consistently throughout the review period.

### **Community Contact Information**

For the St. Louis assessment area, one community contact interview was completed as part of this evaluation. The interviewee was from an economic and community development office in the Missouri portion of the multistate MSA.

The community contact interviewee categorized the current local economy as moderately well but noted room for improvement. According to the contact, downtown St. Louis was negatively affected by the COVID-19 pandemic, which closed many businesses. The contact noted that St. Louis has a diverse economy, including two major universities in Saint Louis University and Washington University, trade industry, real estate development, and hospitals. Additionally, according to the contact, there is also a lower cost of living in St. Louis than in several other larger cities in the Midwest. The contact noted there are barriers to investing in and developing infrastructure in downtown St. Louis, which they noted needed to focus less on being an employment hub.

Furthermore, the contact noted that financial institutions within the assessment area could do more to provide capital to local organizations. Challenges that the contact mentioned included poverty for LMI individuals, low-paying jobs, and homeownership affordability. The contact mentioned Midland States Bank as being involved in the assessment area and engaged in the community. The main challenges that the contact communicated were affordable homeownership and startup capital for small businesses.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS ASSESSMENT AREA**

**LENDING TEST**

The bank’s Lending Test performance in the St. Louis assessment area is rated low satisfactory. The following table displays the bank’s performance under the Lending Test in the St. Louis assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

The following table displays the bank’s combined 2021 and 2022 lending volume in the St. Louis assessment area by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	1	0.1%	\$100	0.1%
Home Purchase	139	18.3%	\$38,109	19.8%
Multifamily Housing	16	2.1%	\$64,063	33.2%
Refinancing	202	26.6%	\$33,846	17.5%
Other Purpose LOC	84	11.1%	\$5,209	2.7%
Other Purpose Closed/Exempt	4	0.5%	\$223	0.1%
<b>Total HMDA</b>	<b>446</b>	<b>58.7%</b>	<b>\$141,550</b>	<b>73.4%</b>
Small Business	303	39.9%	\$50,674	26.3%
Small Farm	11	1.4%	\$768	0.3%
<b>TOTAL LOANS</b>	<b>760</b>	<b>100.0%</b>	<b>\$192,992</b>	<b>100.00%</b>

Loans made in the St. Louis assessment area represent 13.0 percent of total 2021 and 2022 HMDA and CRA loans by number and 21.9 percent by dollar volume of the total loans made within the combined assessment areas in this evaluation. These percentages are below the percentage of branches (28.3 percent) in this assessment area and below the percentage of total bank deposits (25.9 percent) in this assessment area. St. Louis has a diverse, active banking market that includes several credit unions and national mortgage lenders, which increases the level of competition for HMDA and CRA lending opportunities. Additionally, for 2022, the bank ranked 84<sup>th</sup> out of 672

institutions in HMDA loan originations and 50<sup>th</sup> out of 184 institutions in CRA loan originations. Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the St. Louis assessment area.

### **Loan Distribution by Borrower's Profile**

The bank's overall loan distribution by borrower's profile is adequate. As previously discussed, HMDA lending received more weight in determining overall conclusions than small business lending.

#### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 10.1 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (8.1 percent) but below the percentage of assessment area families who are low income (21.5 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 14.5 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (11.4 percent) but was also below the demographic figure (20.6 percent), reflecting good performance.

In 2021, the bank originated 13.5 percent of its HMDA loans to moderate-income borrowers, which was below the aggregate lending level (16.9 percent) and the demographic figure (17.2 percent) and is considered adequate. In 2022, the bank made 17.9 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (19.9 percent) and the demographic figure (17.8 percent), reflecting adequate performance. When determining the overall conclusion, additional consideration was given to the distribution of HMDA loans by loan purpose. Across both years of data, 35.5 percent of the bank's HMDA loans to LMI borrowers were home purchase loans. These are considered particularly impactful given the information provided by the community contact, who stressed the need for affordable home purchase loans in the assessment area to improve access to affordable housing for LMI individuals.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is poor overall.

The bank originated 15.4 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2021; this performance is considered poor when compared with aggregate lending levels (50.8 percent) and the demographic figure of 90.1 percent. Lending to businesses with annual revenues of \$1 million or less was higher in 2022 (41.3 percent) but was still below aggregate lending levels (53.3 percent) and the demographic figure (90.4 percent), reflecting adequate performance. Examiners noted that during the review period, 55.6 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.



## **Geographic Distribution of Loans**

The bank's geographic distribution of loans is adequate overall, based on both loan products reviewed, with more weight placed on HMDA lending compared to small business lending.

### *HMDA Lending*

The overall distribution of HMDA loans by geography income level is adequate.

In 2021, the bank originated 3.4 percent of its HMDA loans in low-income geographies, as compared with peer institutions (1.7 percent) and demographic levels (5.2 percent), reflecting excellent performance. The bank's HMDA lending in low-income geographies in 2022 (0.0 percent) is considered poor, as the bank's performance trailed aggregate lenders (2.9 percent) and demographic levels (4.4 percent).

In 2021, the bank's level of lending in moderate-income geographies (7.9 percent) trailed aggregate lending levels (13.0 percent) and demographic figures (17.6 percent), reflecting poor performance. In 2022, the bank's lending in moderate-income census tracts was 16.2 percent, which exceeded aggregate performance (15.4 percent) and was in line with demographic figures (16.6 percent), reflecting good performance.

### *Small Business Lending*

The bank's record of lending to small businesses in LMI geographies is good overall.

The bank made 7.9 percent of its 2021 small business loans in low-income geographies, which is considered excellent when compared to aggregate lending levels (6.1 percent) and the demographic figure (6.5 percent). Likewise, small business lending in low-income geographies in 2022 (12.7 percent) is excellent when compared with aggregate lending levels (5.8 percent) and the demographic figure (6.6 percent).

Small business lending in moderate-income census tracts in 2021 is adequate. The bank originated 15.8 percent of its small business loans in moderate-income census tracts, which was lower than peer institutions in the assessment area (17.6 percent) and the demographic figure (19.0 percent). Performance in 2022 was likewise adequate, as the bank's lending in moderate-income geographies (14.3 percent) was in line with aggregate lending levels (14.6 percent) and lower than the demographic figure (16.4 percent).

Finally, based on an analysis of the dispersion of HMDA and small business loans throughout the assessment area, no conspicuous lending gaps were revealed. In 2021, the bank had loan activity in 41.6 percent of all assessment area census tracts and 27.5 percent of all LMI census tracts. In 2022, the bank had loan activity in 22.2 percent of all census tracts and 10.8 percent of LMI census tracts. When considering the competitiveness of this banking market, the dispersion of the bank's loans was generally consistent with its branch structure in the assessment area. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

### **Community Development Lending Activity**

The bank makes a relatively high level of community development loans in the St. Louis assessment area. During the review period, the bank made 14 community development loans totaling \$106.4 million. These community development loans supported various community development purposes, including affordable housing (four), community services (one), and revitalization and stabilization of LMI census tracts (nine). Of the community development loans that supported affordable housing for LMI individuals, two loans totaling \$14.6 million were made to affordable multifamily housing developments in the city of St. Louis. As previously noted, a substantial portion of renters in these areas have rental costs exceeding 30.0 percent of their income, and these community development loans help address the need for affordable rental housing for LMI borrowers.

### **INVESTMENT TEST**

The bank's Investment Test performance in the St. Louis assessment area is rated high satisfactory. The bank made a significant level of qualified community development investments and grants in the assessment area and was occasionally in a leadership position. The bank made new qualified community development investments of \$20.3 million in addition to \$9.2 million in investments made prior to this review period but still outstanding. Of the new investments made during this review period, \$14.6 million were low-income housing tax credits for the purpose of providing affordable housing and community services to LMI borrowers in the assessment area.

The remaining \$5.7 million consisted of two separate investments in municipal bonds for infrastructure improvement to benefit majority-LMI school districts in majority-LMI areas; a mortgage-backed security investment in a CRA pool that provided affordable housing to LMI borrowers; and an investment in a CRA investment fund for affordable housing projects in an LMI area. In addition to these investments, the bank made 22 qualifying community development donations totaling \$156,850. The majority of these donations supported a myriad of educational and community service organizations providing educational and health services to LMI individuals.

The most impactful of these donations are summarized below:

- The bank made three donations totaling \$50,500 to a local university located in a low-income census tract in the St. Louis assessment area. The university relies on these grants to provide need-based funding to low-income students for educational purposes.
- The bank made three donations totaling \$6,300 to an organization that provides resources for the revitalization of LMI areas in the St. Louis assessment area by supporting and connecting St. Louis communities, especially those most impacted by systemic disinvestment.

**SERVICE TEST**

The bank’s performance under the Service Test in the St. Louis assessment area is rated low satisfactory. The following table displays the bank’s performance under the Service Test.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
<b>SERVICE TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank operates 15 branches in the St. Louis assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown-</b>	
Branches	1	2	4	8	0	<b>15</b>
	6.7%	13.3%	26.7%	53.3%	0.0%	<b>100%</b>
Census Tracts	11.2%	21.4%	37.2%	29.1%	1.1%	<b>100%</b>
Household Population	7.8%	19.7%	40.4%	31.7%	0.5%	<b>100%</b>

Based on data in the preceding table, the bank operates 20.0 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (32.6 percent) and the household population in LMI census tracts (27.5 percent). However, the bank also operates three branches in either middle- or upper-income census tracts that are adjacent to LMI census tracts that are accessible to residents of those tracts. Therefore, the bank’s service delivery systems are reasonably accessible to individuals and geographies of different income levels in the assessment area.

**Changes in Branch Locations**

During the review period, the bank did not open or close any branch locations in the assessment area. Therefore, the bank’s record of opening and closing branch locations has not adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The hours of operation for the bank's branches within the assessment area are generally uniform, with standard hours Monday through Friday and morning hours of operation on Saturdays at eleven branches, including one branch in a moderate-income census tract. Twelve branches, including two in moderate-income census tracts, offer drive-through hours. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides an adequate level of community development services in the assessment area. During the review period, 39 bank employees provided 581 community development services to 34 different organizations in the St. Louis assessment area.

These community development services included the following noteworthy services:

- The bank's employees provided 13 community development services to various educational organizations and schools in the assessment area. These efforts consisted of bank employees providing community services related to financial literacy training at several schools where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program.
- Two bank employees provided technical assistance to four separate small business development organizations that facilitate economic development for small businesses in the assessment area and provided business development services.
- One bank employee provided community services to four separate affordable housing organizations in the St. Louis assessment area. The employee served as a committee member on the planning committee and provided financial expertise to facilitate offering affordable housing to LMI individuals in the assessment area.

## ILLINOIS

**CRA RATING FOR ILLINOIS:**

**SATISFACTORY**

**The Lending Test is rated:**

**High Satisfactory**

**The Investment Test is rated:**

**Low Satisfactory**

**The Service Test is rated:**

**High Satisfactory**

The major factors supporting the rating for the state of Illinois include the following:

- The bank's lending levels reflect good responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Illinois assessment areas.

**SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of the Illinois assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in all full-scope assessment areas in Illinois. In all assessment areas, HMDA lending received the greatest weight in the analysis. Small farm lending received the least weight in the MSA assessment areas and was weighted lower than small business lending.

The bank operates five assessment areas throughout Illinois, spanning five MSAs, one CSA, and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Illinois. The Chicago, Rockford MSA, and nonMSA Illinois assessment areas were reviewed under full-scope procedures and drive the overall state ratings. The Champaign MSA assessment area was reviewed using limited-scope procedures.

To augment the evaluation of the full-scope review assessment areas in Illinois, five community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank’s responsiveness to these needs. Details from these interviews are included in the *Description of Institution’s Operations* sections, as applicable to the assessment areas in which the community contacts were made.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN ILLINOIS**

The following table gives additional detail regarding the bank’s operations within Illinois.

Assessment Area	Offices		Deposits As of June 30, 2023		Review Procedures
	#	%	\$	%	
Chicago	15	39.5%	\$1,307,495	27.4%	Full-Scope
Rockford MSA	9	23.7%	\$1,129,222	23.7%	Full-Scope
Illinois NonMSA	13	34.2%	\$2,278,257	47.8%	Full-Scope
Champaign MSA	1	2.6%	\$51,371	1.1%	Limited-Scope
<b>TOTAL</b>	<b>38</b>	<b>100%</b>	<b>\$4,766,345</b>	<b>100%</b>	<b>3 Full-Scope</b>

The bank operates 38 branches (71.7 percent of total branches) throughout the CRA assessment areas in the state of Illinois. Total deposits in the state total \$4.8 billion, which represents 74.1 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank operates 2 mobile ATMs, 3 stand-alone ATMs, 1 ATM located at a detached drive-up facility, and 50 co-branded ATMs. The bank’s operations in the state are heavily concentrated in the Chicago assessment area and nonMSA portions of the state, which carried the greatest weight toward determining statewide ratings. During the review period, the bank closed one branch and opened two branches throughout Illinois.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS**

**LENDING TEST**

The bank’s performance under the Lending Test in Illinois is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Relatively High
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures. The tables below display the bank’s lending activity performance by assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Lending Activity</b>
Chicago	Good
Illinois NonMSA	Good
Rockford MSA	Excellent
<b>OVERALL</b>	<b>GOOD</b>

<b>Limited-Scope Assessment Areas</b>	<b>Lending Activity</b>
Champaign MSA	Consistent

A more detailed analysis of these factors is described in sections for each assessment area that was reviewed using full-scope procedures.

**Borrower and Geographic Distribution**

Overall, performance by borrower’s income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Chicago	Good
Illinois NonMSA	Good
Rockford MSA	Good
<b>OVERALL</b>	<b>GOOD</b>

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Champaign MSA	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Chicago	Good
Illinois NonMSA	Adequate
Rockford MSA	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Champaign MSA	Exceeds

**Community Development Lending Activity**

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Lending Activity
Chicago	Relatively High Level
Illinois NonMSA	Adequate Level
Rockford MSA	Adequate Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Lending Activity
Champaign MSA	Below



During the review period, the bank originated or renewed 41 qualifying community development loans inside its Illinois assessment areas, totaling \$130.2 million. In addition to meeting the community development lending needs of its own assessment areas, the bank also made ten loans totaling \$37.2 million outside its assessment areas but within the state of Illinois. Each loan was a commercial real estate or commercial and industrial loan to entities located outside the bank’s assessment areas that provided affordable housing, community services, economic development, or revitalization to LMI individuals or in an LMI census tract. The bank’s performance in its full-scope Illinois assessment areas, in addition to its community development loans made within the broader statewide area, supports the bank’s overall level of community development lending at a relatively high level.

**INVESTMENT TEST**

The bank’s performance under the Investment Test is rated low satisfactory, driven primarily by the performance in the Illinois nonMSA assessment area. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Chicago	Significant Level
Illinois NonMSA	Adequate Level
Rockford MSA	Excellent Level
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

Limited-Scope Assessment Areas	Investment and Grant Activity
Champaign MSA	Below

During the review period, the bank made 14 new investments totaling \$42.3 million and had \$12.4 million in previous-period investments that were still outstanding. In addition, the bank made 70 donations totaling \$482,639. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers, and low-income housing tax credits that provide affordable housing to LMI individuals and in LMI areas.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Chicago	Reasonably Accessible
Illinois NonMSA	Accessible
Rockford MSA	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Champaign MSA	Below

The bank currently operates 8 of its 38 branches (21.1 percent) in LMI geographies. These branches are spread across the Illinois assessment areas except for the Champaign MSA assessment area. In addition to branch locations, consideration was given to the distribution of ATMs and the availability of alternative delivery systems, such as online and mobile banking.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Chicago	Not Adversely Affected
Illinois NonMSA	Not Adversely Affected
Rockford MSA	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

Limited-Scope Assessment Areas	Changes in Branch Locations
Champaign MSA	Consistent

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 8 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonable of Business Hours and Services
Chicago	Do Not Vary in a Way That Inconveniences
Illinois NonMSA	Do Not Vary in a Way That Inconveniences
Rockford MSA	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

Limited-Scope Assessment Areas	Reasonable of Business Hours and Services
Champaign MSA	Consistent

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Chicago	Relatively High Level
Illinois NonMSA	Relatively High Level
Rockford MSA	Leader in Providing
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

<b>Limited-Scope Assessment Areas</b>	<b>Community Development Services</b>
Champaign MSA	Below

In total, 179 employees provided 3,872 hours of community development services to 130 different organizations. Overall, this level of community development services was significantly greater than the bank’s performance at the previous evaluation.

# CHICAGO-NAPERVILLE, ILLINOIS-INDIANA- WISCONSIN CSA

*(Full-Scope Review)*

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CHICAGO ASSESSMENT AREA

### **Bank Structure**

As shown in the table below, the bank operates 15 (28.3 percent) of its total branches in the Chicago assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	2	7	5

Each of these offices contains an ATM. During the review period, the bank opened one branch in this assessment area, located in an upper-income census tract. Additionally, the bank operates five co-branded ATMs in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

### **General Demographics**

This assessment area is composed of all three counties—DeKalb, Kane, and Kendall counties—in the Elgin metropolitan division (MD), the full Kankakee MSA (Kankakee County), and Grundy and Will counties in the Chicago-Naperville-Evanston MD. According to 2020 ACS data, the assessment area population was 1,605,201, which is most heavily concentrated in Will County (696,355) and Kane County (516,522). Of the 64 FDIC-insured depository institutions with a branch presence in this assessment area, Midland States Bank ranked 11<sup>th</sup> in deposit market share, encompassing 3.0 percent of total deposit dollars.

While only 64 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 618 institutions had loan activity in the assessment area, of which Midland States Bank ranked 31<sup>st</sup> with 0.9 percent of total HMDA loans. The bank ranked 31<sup>st</sup> out of 159 institutions with CRA loan activity in the assessment area, accounting for 0.3 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area included small dollar loans to businesses and financing for the development of affordable housing (including rental housing) stock. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development activities.

**Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	9	2.5%	5,054	1.3%
Moderate	87	24.2%	83,340	20.6%
Middle	142	39.4%	161,526	40.0%
Upper	116	32.2%	151,968	37.6%
Unknown	6	1.7%	1,954	0.5%
<b>TOTAL</b>	<b>360</b>	<b>100%</b>	<b>403,842</b>	<b>100%</b>

As shown above, 26.7 percent of the census tracts in the assessment area are LMI geographies, but only 21.9 percent of the family population resides in these tracts.

Based on 2020 ACS data, the median family income for the assessment area was \$98,814. At the same time, the median family income for the state of Illinois was \$86,251. The following table includes more recent FFIEC estimates of 2021 and 2022 median family income figures applicable to this assessment area.

<b>FFIEC Median Family Income Estimates</b>		
	<b>2021</b>	<b>2022</b>
Chicago-Naperville-Evanston, Illinois MD	\$87,100	\$105,700
Elgin, Illinois MD	\$94,600	\$111,900
Kankakee, Illinois MSA	\$74,500	\$85,200

The following table displays population percentages of assessment area families by income level compared to Illinois populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>Illinois</b>	
Low	73,142	18.1%	696,043	22.3%
Moderate	70,671	17.5%	532,206	17.1%
Middle	87,776	21.7%	621,096	19.9%
Upper	172,253	42.7%	1,267,070	40.7%
<b>TOTAL</b>	<b>403,842</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

As shown in the table above, 35.6 percent of families within the assessment area were considered LMI, which is below the LMI family percentages of 39.4 percent in the state of Illinois. Additionally, the percentage of families living below the poverty level in the assessment area (5.9 percent) is below the level in the state of Illinois (8.5 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Illinois.

**Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Illinois.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$231,592	21.2%	\$1,120	44.4%	35.6%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

Based on the data in the table above, homeownership is slightly more affordable in the assessment area than in the state of Illinois as a whole when accounting for higher income levels in the assessment area. Within the assessment area, homeownership is least affordable in Kane County based on an affordability ratio of 34.0 percent and housing cost burden of 22.3 percent, while Grundy, Kankakee, and Kendall counties are comparatively more affordable. In addition, rents are slightly higher in the assessment area than the state as a whole, and more renters’ housing costs exceed 30 percent of their income. These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Kane County.

**Industry and Employment Demographics**

The Chicago assessment area supports a large and diverse business community, including a strong small business sector. Data from the BLS’s Quarterly Census of Employment and Wages indicate that there are 504,133 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (13.9 percent), retail trade (13.7 percent), and healthcare and social assistance (12.7 percent). The assessment area also supports a strong small business sector, with 90.6 percent of assessment area businesses having annual revenues of \$1 million or less. The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area as a whole and the state of Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 YTD (January to September)</b>
Assessment Area	5.8%	4.6%	4.6%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in the assessment area were generally in line with statewide figures over the review period. Both the assessment area and the state of Illinois saw their unemployment rates decrease significantly from 2021 to 2022 and then remain relatively stable in 2023.

### **Community Contact Information**

For the Chicago assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in economic development at a local economic alliance organization in the assessment area. The contact noted that the area the organization serves has recently experienced high unemployment, which traditionally has been associated with a lack of job opportunities; however, over the last five to seven years, the contact noted job opportunities are available, suggesting workforce development as an assessment area need.

The contact also noted the existence of unbanked or underbanked populations in the assessment area, and individuals are often unaware of the documentation necessary to obtain credit (such as financial records, income documentation or verification, or business plans). This indicated a need for retail banking services and community development services targeted to LMI individuals in this assessment area.

Furthermore, the contact noted a lack of supply and stock of affordable housing and rental housing in the assessment area. Lastly, the contact noted that many small businesses lack startup money and capital to get their business plan funded and started. Given tightened underwriting standards and parameters by local banks in the assessment area, the contact noted small business loans for startup capital with lower rates as a specific credit need in the assessment area.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHICAGO ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Chicago assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	12	0.7%	\$593	0.3%
Home Purchase	470	29.7%	\$78,365	35.8%
Multifamily Housing	11	0.7%	\$4,121	1.9%
Refinancing	376	23.8%	\$46,358	21.2%
Other Purpose Line of Credit (LOC)	164	10.4%	\$7,976	3.6%
Other Purpose Closed/Exempt	18	1.1%	\$907	0.4%
<b>Total HMDA</b>	<b>1,051</b>	<b>66.4%</b>	<b>\$138,320</b>	<b>63.2%</b>
Small Business	442	27.9%	\$70,511	32.2%
Small Farm	89	5.7%	\$10,194	4.6%
<b>TOTAL LOANS</b>	<b>1,582</b>	<b>100.0%</b>	<b>\$219,025</b>	<b>100.00%</b>

The bank’s lending activity in the assessment area represents 27.1 percent of total 2021 and 2022 HMDA, small business, and small farm loans by number and 24.9 percent by dollar. By comparison, the bank operates 28.3 percent of its total branches and holds 20.3 percent of total bank deposits in the assessment area. As the bank’s lending levels are slightly below the percentage of total branches and above the share of deposits in the assessment area, the bank’s lending activity levels reflect good responsiveness to the credit needs of the assessment area.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Chicago assessment area. Given the bank's emphasis on HMDA lending, greater weight was placed on HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is excellent overall.

The bank originated 10.4 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (6.5 percent) but below the percentage of assessment area families who are low income (18.4 percent). This performance is considered good. In 2022, the bank originated 18.6 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (10.5 percent) and was also above the demographic figure (18.1 percent), reflecting excellent performance.

In 2021, the bank originated 25.2 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.1 percent) and the demographic figure (16.3 percent) and is considered excellent. In 2022, the bank made 30.6 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (23.1 percent) and the demographic figure (17.5 percent), reflecting excellent performance.

### *Small Business*

In 2021, the bank originated 16.8 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially trailed aggregate lending levels (45.2 percent) and the demographic figure (90.5 percent), reflecting poor performance. The bank's level of lending in 2022 improved as the percentage of small business loans to businesses with annual revenues of \$1 million or less (58.9 percent) exceeded aggregate performance (51.5 percent) but was below the demographic figure (90.6 percent) and is considered adequate. During 2021 and 2022, 48.2 percent of the bank's small business loans were in the amount of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs. Therefore, overall, the overall distribution of small business loans by business revenue profile is adequate.

### *Small Farm Lending*

According to assessment area demographics, over 97.0 percent of farms had annual revenues of \$1 million or less in 2021 and 2022. Of the bank's 2021 small farm loans, 47.4 percent were made to farms with annual revenues of \$1 million or less, which trailed the performance of peer institutions in the assessment area (58.6 percent) and is considered adequate. The percentage of loans to small farms in 2022 (93.8 percent) significantly exceeded aggregate lending levels (49.9 percent) and is considered excellent. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good, with primary emphasis placed on HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is excellent overall.

The percentage of HMDA loans originated in low-income census tracts in 2021 (5.0 percent) and 2022 (1.1 percent) was above aggregate lending levels (1.1 percent in 2021 and 0.6 percent in 2022) and above the percentage of owner-occupied housing in low-income census tracts (2.1 percent in 2021 and 0.6 in 2022); this reflects excellent performance in low-income geographies for both years.

In 2021, the bank originated 18.8 percent of HMDA loans in moderate-income geographies in the assessment area, which was more than double the aggregate performance (9.3 percent) and above the demographic levels (12.9 percent), reflecting excellent performance. In 2022, the percentage of HMDA loans in moderate-income geographies increased to 31.5 percent, which significantly exceeded aggregate lending levels (15.5 percent) and the demographic figure (17.9 percent), reflecting excellent performance.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2021 (10.5 percent) was nearly three times that of aggregate lending levels (3.6 percent) and also more than double the demographic figure (4.2 percent). This reflects excellent performance. In 2022, the percentage of small business loans originated in low-income census tracts (1.1 percent) was in line with aggregate lending levels (1.1 percent) and slightly less than the demographic figure (1.7 percent) and reflects adequate performance.

In 2021, the bank originated 11.6 percent of small business loans in moderate-income geographies, which is slightly below aggregate performance (11.8 percent) and the demographic levels (13.2 percent), reflecting adequate performance. The bank made 23.3 percent of its small business loans in moderate-income geographies in 2022, which is above aggregate performance (14.0 percent) and demographic levels (17.3 percent), reflecting excellent performance.

When considering combined performance, the bank's distribution of small business loans in LMI geographies is good overall.

### *Small Farm Lending*

Despite the importance of agriculture to the assessment area, the lending opportunities in the LMI geographies within the assessment area are minimal. The percentage of farms located within low-income census tracts was 1.1 percent in 2021 and 0.1 percent in 2022. Similarly, only 6.2 percent

of all farms were in moderate-income census tracts in 2021, and 6.3 percent of farms were in moderate-income census tracts in 2022.

The bank originated two small farm loans in low-income census tracts in 2021 (3.5 percent), which was above aggregate lending levels (1.2 percent) as well as the demographic figure (1.1 percent) and reflected excellent performance. Conversely, zero small farm loans were originated in low-income census tracts in 2022, reflecting adequate performance in light of the limited opportunities available. Regarding its performance in moderate-income census tracts, the bank made zero loans in a moderate-income census tract in 2021, reflecting poor performance, and two loans in a moderate-income census tract in 2022 (6.3 percent), which was above aggregate lending levels (5.2 percent) and reflected good performance. Overall, in light of the lack of lending opportunities in low-income census tracts within the assessment area, performance is considered adequate overall.

Finally, based on an analysis of the dispersion of all three loan products, no conspicuous lending gaps were noted, particularly in LMI areas. In 2021, the bank had loan activity in 61.2 percent of all assessment area census tracts and 73.2 percent of LMI census tracts. In 2022, the bank had loan activity in 45.6 percent of all assessment area census tracts and 60.4 percent of LMI census tracts. The dispersion of the bank's loans was generally consistent with its branch structure in the assessment area and supports the conclusion that the bank's distribution of loans by geography income level is good overall.

### **Community Development Lending Activity**

Midland States Bank makes a relatively high level of community development loans in the Chicago assessment area. During the review period, the bank made 13 community development loans totaling \$39.0 million. These community development loans supported various community development purposes, including revitalization and stabilization of LMI census tracts (seven), community services for LMI individuals (five), and affordable housing for LMI individuals (one). The community development loan that supported affordable housing for LMI individuals totaled \$8.2 million and was made to a low-income housing tax credit project providing affordable housing for a multifamily senior housing development in Kendall County. As previously noted, a substantial portion of renters in this area have rental costs exceeding 30.0 percent of their income, and this community development loan helps address the need for affordable rental housing for LMI borrowers.

### **INVESTMENT TEST**

The bank makes a significant level of qualified community development investments and grants within the Chicago assessment area and is occasionally in a leadership position. During the review period, the bank made six investments totaling \$13.4 million in newly qualified investments and received credit for one investment made prior to the review period still outstanding totaling \$1.0 million. Most of the investments were municipal bonds to improve schools in the Chicago assessment area where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program. In addition to these investments, the bank made 27 donations totaling \$180,605 to various organizations throughout the assessment area. These donations predominantly benefited organizations providing community services to LMI families.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Chicago assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates 15 branches in the Chicago assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	2	7	5	0	<b>15</b>
	6.7%	13.3%	46.7%	33.3%	0.0%	<b>100%</b>
Census Tracts	2.5%	24.2%	39.4%	32.2%	1.7%	<b>100%</b>
Household Population	1.8%	22.4%	41.1%	34.1%	0.7%	<b>100%</b>

Based on data in the preceding table, the bank operates 20.0 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (26.7 percent) and the household population in LMI census tracts (24.2 percent). However, the bank also operates six branches in either middle- or upper-income census tracts that are adjacent and in close proximity to LMI census tracts that are accessible to residents of those tracts. Therefore, the bank’s service delivery systems are reasonably accessible to individuals and geographies of different income levels in the assessment area.

**Changes in Branch Locations**

The bank opened one branch in an upper-income census tract in this assessment area during the review period. The bank did not open or close any offices located in LMI census tracts in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Further, 1 branch location located in a moderate-income census tract offers extended lobby and drive-through hours past 5 p.m. on Mondays through Fridays, as well as extended business hours past noon on Saturdays. In total, Saturday lobby hours are offered at 11 branches, and Saturday drive-through hours are offered at 13 branches. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 53 bank employees provided 890 hours of community development services to 39 different organizations in the Chicago assessment area.

These community development services included the following noteworthy services:

- The bank's employees provided 752 hours of community development services to various community service organizations and schools in the assessment area. These efforts consisted of bank employees providing technical assistance, financial literacy training, and serving on the boards of directors (boards) for organizations providing educational services targeted to LMI individuals in addition to financial literacy efforts at several schools.
- A bank employee served on the board of and provided technical assistance to the finance committee at a community development organization aiding a majority-LMI area in the assessment area.
- One bank employee served at an organization that provided financial education on affordable housing to majority-LMI communities in the assessment area.

## NONMETROPOLITAN ILLINOIS STATEWIDE AREA

*(Full-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ILLINOIS NONMSA ASSESSMENT AREAS

#### Bank Structure

As shown in the table below, the bank operates 13 (24.5 percent) of its total branches in the Illinois nonMSA assessment areas.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	3	8	2

Each of these offices contains an ATM. Additionally, the bank operates 19 co-branded ATMs in this assessment area, 3 of which are in moderate-income census tracts. During the review period, the bank opened one branch in an upper-income census tract and closed one branch in a middle-income census tract in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of this assessment area.

#### General Demographics

The bank operates in two noncontiguous assessment areas in nonMSA Illinois. The first includes 9 contiguous counties in northwest and north central Illinois, while the second assessment area includes 13 contiguous counties in southern Illinois. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis purposes. The combined area includes 22 counties, which are listed in the table below.

NonMSA Illinois Assessment Area Counties				
Bureau	Ogle	Coles	Jasper	Shelby
Ford	Putnam	Cumberland	Jefferson	Washington
LaSalle	Stephenson	Douglas	Marion	
Lee	Whiteside	Effingham	Montgomery	
Livingston	Clay	Fayette	Randolph	

The combined assessment areas have a total population of 707,970; LaSalle and Whiteside counties are the most populous, with populations of 109,658 and 55,691, respectively.

While rural, the combined area is vast and hosts many financial institutions. In total, 114 FDIC-insured depository institutions operate 334 branches throughout the area. Midland States Bank is the market leader by deposit share (10.3 percent) and total branches. Deposits held in the Illinois nonMSA assessment areas represent 35.4 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the assessment areas. An analysis of 2022 HMDA-reportable loans shows that there were 452 entities with lending activity in the nonMSA Illinois areas, of which Midland States Bank ranked 5<sup>th</sup> with 2.4 percent of all HMDA lending activity. Additionally, the bank ranked 11<sup>th</sup> out of 119 institutions by CRA lending volume, with 3.0 percent of all CRA reported lending activity.

The credit needs in the nonMSA Illinois areas include a blend of consumer, commercial, and agricultural loan products. Additionally, community contacts familiar with the assessment areas pointed to a lack of affordable housing stock in certain areas. In general, community contacts noted that community development opportunities are available for financial institutions.

**Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	2	1.0%	1,160	0.6%
Moderate	26	12.8%	18,937	10.1%
Middle	142	69.9%	133,261	70.7%
Upper	33	16.3%	35,020	18.6%
Unknown	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100%</b>	<b>188,378</b>	<b>100%</b>

As shown above, 13.8 percent of the census tracts in the assessment area are LMI geographies, but only 10.7 percent of the family population resides in these tracts.

Based on 2020 ACS data, the median family income for the combined assessment areas was \$69,983. At the same time, the median family income for nonMSA portions of Illinois was \$68,958. More recently, the FFIEC estimates the 2021 and 2022 median family income for the nonMSA portions of Illinois to be \$66,700 and \$76,100, respectively. The following table displays population percentages of assessment area families by income level compared to the overall nonMSA Illinois family population.

Family Population by Income Level				
	Assessment Area		NonMSA Illinois	
Low	36,066	19.2%	75,470	20.0%
Moderate	33,203	17.6%	68,589	18.2%
Middle	41,341	21.9%	82,448	21.9%
Upper	77,768	41.3%	150,566	39.9%
<b>TOTAL</b>	<b>188,378</b>	<b>100%</b>	<b>377,073</b>	<b>100%</b>



As shown in the preceding table, 36.8 percent of families within the assessment areas were considered LMI, which is slightly below the LMI family percentages of 38.2 percent in nonMSA portions of Illinois. Additionally, the percentage of families living below the poverty level in the assessment areas (9.3 percent) is in line with the level in nonMSA portions of Illinois (9.5 percent). Considering these factors, assessment area income levels appear consistent with nonMSA Illinois as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment areas and nonMSA portions of Illinois.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Areas	\$113,315	14.2%	\$703	35.3%	49.3%
NonMSA Illinois	\$103,263	14.0%	\$678	35.6%	52.0%

Based on the data in the table above, homeownership is less affordable in the assessment areas than in the nonMSA portions of Illinois as a whole, even when accounting for higher income levels in the assessment areas. Within the assessment areas, homeownership is least affordable in Effingham County based on an affordability ratio of 39.5 percent, while Clay and Marion counties are comparatively more affordable with affordability ratios of 61.8 percent and 61.2 percent, respectively. In addition, assessment area rents are slightly higher than in nonMSA portions of Illinois, but the percentage of renters with housing costs that exceed 30 percent of their income is similar in the assessment areas (35.3 percent) and nonMSA portions of Illinois as a whole (35.6 percent). These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Effingham County. This was echoed by community contacts, who noted that there has been little new affordable housing stock development, particularly for single-family homes.

**Industry and Employment Demographics**

The nonMSA Illinois assessment area supports a large and diverse business community, including a strong small business sector. The BLS’s Quarterly Census of Employment and Wages indicate that there are 221,203 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (20.9 percent), healthcare and social assistance (12.9 percent), and accommodation and food services (9.5 percent). The assessment area also supports a strong small business sector, with 88.7 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for each county in the assessment areas, the combined assessment areas figures, and the state of Illinois.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023 YTD (January to September)
Bureau County	5.1%	4.4%	5.8%
Clay County	5.7%	4.7%	5.5%
Coles County	5.2%	4.2%	4.6%
Cumberland County	4.3%	3.4%	3.6%
Douglas County	3.8%	3.3%	3.8%
Effingham County	3.9%	3.0%	3.2%
Fayette County	5.3%	4.3%	5.0%
Ford County	4.6%	4.0%	4.6%
Jasper County	4.3%	3.7%	4.0%
Jefferson County	6.3%	4.6%	4.8%
LaSalle County	6.0%	4.9%	5.9%
Lee County	4.6%	4.0%	4.6%
Livingston County	5.1%	4.0%	4.4%
Marion County	5.9%	4.6%	5.1%
Montgomery County	5.6%	4.6%	5.2%
Ogle County	5.9%	4.8%	5.5%
Putnam County	5.1%	4.7%	5.7%
Randolph County	4.5%	3.6%	4.1%
Shelby County	4.4%	4.1%	4.4%
Stephenson County	5.6%	4.5%	5.2%
Washington County	3.1%	2.4%	2.7%
Whiteside County	5.0%	4.0%	4.8%
Assessment Areas	5.2%	4.2%	4.9%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in each county in the assessment area decreased from 2021 to 2022, then increased in 2023. The unemployment rate for the state of Illinois decreased significantly from 2021 to 2022, then slightly decreased in 2023. The unemployment rate for the assessment area as a whole was below the unemployment level for the state of Illinois in 2021 and 2022 but was above the unemployment level for Illinois in 2023. Unemployment levels in the assessment areas were highest in LaSalle and Ogle counties, which was in line with levels in Illinois in 2021 but higher than levels in Illinois in 2022 and 2023.

**Community Contact Information**

For the nonMSA Illinois assessment areas, three community contact interviews were conducted as part of this evaluation. All three interviewees were from organizations focusing on economic and business development. One community contact interviewee described the local economy as recovering from the pandemic, with manufacturing workers returning to the area and large manufacturing employers adding jobs. The contact noted that affordable housing stock and development is limited. The contact also stated that a significant portion of the population is underbanked, with limited understanding of banking in general and how to apply for startup capital for small business loans. The other contact also noted a shortage of housing stock in the assessment

area, especially for LMI individuals, as well as a scarcity of economic development investment opportunities. Opportunities for financial institutions noted by the contact include specialized products for LMI residents, bank staff dedicated to LMI outreach, and partnerships with local organizations to make impactful investments.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ILLINOIS NONMSA ASSESSMENT AREAS**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Illinois nonMSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	7	0.4%	\$287	0.1%
Home Purchase	298	17.8%	\$34,908	15.8%
Multifamily Housing	7	0.4%	\$1,219	0.6%
Refinancing	216	12.9%	\$24,815	11.3%
Other Purpose LOC	133	7.9%	\$6,208	2.8%
Other Purpose Closed/Exempt	7	0.4%	\$271	0.1%
<b>Total HMDA</b>	<b>668</b>	<b>39.8%</b>	<b>\$67,708</b>	<b>30.7%</b>
Small Business	538	32.1%	\$94,331	42.7%
Small Farm	471	28.1%	\$58,730	26.6%
<b>TOTAL LOANS</b>	<b>1,677</b>	<b>100.00%</b>	<b>\$220,769</b>	<b>100.00%</b>

Loans made in the Illinois nonMSA assessment areas represent 28.7 percent of total 2021 and 2022 HMDA and CRA loans by number and 25.1 percent by dollar of the total loans made within the combined assessment areas in this evaluation. These percentages are above the percentage of branches (24.5 percent) in this assessment area and below the percentage of total bank deposits (35.4 percent) in this assessment area. In 2022, the bank ranked 5<sup>th</sup> out of 452 lenders in HMDA originations and 11<sup>th</sup> out of 119 lenders in CRA originations in the assessment areas. While the bank’s lending levels were below the share of deposits in the assessment areas, the bank faced significant competition specific to HMDA and CRA lending from several larger nationally based lending entities such as U.S. Bank National Association; Rocket Mortgage, LLC; Pennymac Loan

Services, LLC; JPMorgan Chase Bank National Association; American Express National Bank; and Capital One National Association. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

### **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Illinois nonMSA assessment areas.

#### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 10.1 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (7.8 percent) but below the percentage of assessment area families who are low income (19.1 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 12.9 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (11.1 percent) but was also below the demographic figure (19.1 percent), reflecting good performance.

In 2021, the bank originated 22.5 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.9 percent) and the demographic figure (17.8 percent) and is considered good. In 2022, the bank made 24.4 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (22.3 percent) and the demographic figure (17.6 percent), also reflecting good performance.

#### *Small Business*

Overall, the overall distribution of small business loans by business revenue profile is poor.

In 2021, the bank originated 19.8 percent of its small business loans to businesses with annual revenues of \$1 million or less, which was substantially below aggregate lending levels (48.6 percent) as well as the demographic figure (88.7 percent), reflecting poor performance. The bank's level of lending in 2022 improved and was considered adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (49.0 percent) was slightly less than aggregate performance (51.6 percent) but was below the demographic figure (88.7 percent). During 2021 and 2022, 61.3 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.

#### *Small Farm Lending*

According to assessment area demographics, 98.7 percent and 98.8 percent of farms had annual revenues of \$1 million or less in 2021 and 2022, respectively. Of the bank's 2021 small farm loans, 49.2 percent were made to farms with annual revenues of \$1 million or less, which was less than

the performance of peer institutions in the assessment area (57.4 percent) and is considered adequate. The percentage of loans to small farms in 2022 greatly increased to 86.5 percent and exceeded aggregate lending levels (53.0 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

### **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA lending when compared to small business and small farm lending. As previously mentioned, the assessment area has 2 low-income census tracts and 26 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts.

#### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is good overall.

The bank did not make a HMDA loan in either of the two low-income census tracts in the assessment area in 2021 or 2022. This percentage trailed 2021 aggregate lending levels (0.2 percent) and the demographic figure (0.3 percent), as well as 2022 aggregate lending levels (0.3 percent) and the demographic figure (0.5 percent) and reflects adequate performance for both years, given the limited opportunities within the low-income census tracts.

In 2021, the bank originated 10.7 percent of HMDA loans in moderate-income geographies in the assessment area, which was above the aggregate performance (7.4 percent) and the demographic levels (9.5 percent), reflecting excellent performance. In 2022, the percentage of HMDA loans in moderate-income geographies declined to 9.9 percent, which was again above aggregate lending levels (9.0 percent) and the demographic figure (8.6 percent) and is considered good.

#### *Small Business Lending*

When considering LMI lending performance combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

The bank did not originate a small business loan in either of the two low-income census tracts in 2021, which was below aggregate lending levels (1.6 percent) and the demographic figure (2.0 percent), reflecting adequate performance in low-income geographies for 2021. The bank's performance slightly improved in 2022, as the bank made one small business loan in one of the two low-income census tracts. This performance (0.7 percent) was slightly below aggregate lending levels (0.9 percent) and the demographic figure for low-income geographies (1.5 percent) and is considered adequate.

In 2021, the bank originated 12.9 percent of small business loans in moderate-income geographies, which is above aggregate performance (10.9 percent) and below the demographic levels (13.6 percent), reflecting good performance. Additionally, the bank made 8.1 percent of its small

business loans in moderate-income geographies in 2022, which is below aggregate performance (11.9 percent) and demographic levels (14.3 percent), reflecting poor performance.

### *Small Farm Lending*

The available farm lending opportunities in the low-income geographies within the assessment areas were minimal, as only two small farms were located within the two low-income census tracts. Therefore, performance in low-income tracts was not evaluated. In moderate-income census tracts, the bank made 1.3 percent of its small farm loans in 2021, which slightly trails aggregate lending data (1.6 percent) and the percent of assessment area farms located in moderate-income areas (2.9 percent). This reflects adequate performance. In 2022, the bank made zero loans in moderate-income census tracts compared to peer lending levels (1.6 percent) and the demographic comparator (1.7 percent). This level of lending reflects adequate performance. Overall, small farm lending is considered adequate.

No conspicuous lending gaps were identified in the dispersion of the bank's HMDA and CRA loans, particularly in LMI geographies. In 2021, the bank had loan activity in 69.7 percent of all assessment area census tracts and 60.7 percent of all LMI census tracts. In 2022, the bank's loan dispersion was similar, with loan activity in 66.5 percent of all assessment area census tracts and 67.9 percent of all LMI census tracts. The dispersion of the bank's loans was consistent with its branch structure in the assessment areas, with loan activity most heavily concentrated in areas near a branch location. Therefore, the bank's loan dispersion supports the conclusion that the bank's distribution of loans by geography income level is adequate overall.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Illinois nonMSA assessment areas. During the review period, the bank made 11 community development loans totaling \$16.0 million. These community development loans supported various community development purposes, including affordable housing (4), community services for LMI individuals (4), revitalization and stabilization of LMI areas (2), and economic development (1). The community development loan that supported economic development totaled \$5.0 million and was made to a small business in a middle-income census tract in a U.S. Department of Housing and Urban Development opportunity zone that encourages and supports economic development and job creation in distressed communities.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Illinois nonMSA assessment areas. During the review period, the bank made two investments totaling \$2.2 million in newly qualified investments and received credit for five investments made prior to the review period still outstanding totaling \$3.9 million. Most of the investments were municipal bonds to improve schools in the assessment area where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program. Other investments were also for municipal bonds created to assist in funding essential community-wide community services in majority-LMI areas of the assessment area.

In addition to these investments, the bank made ten donations totaling \$84,175 to various organizations throughout the assessment area. These donations predominantly benefited two nonprofit organizations providing community services primarily to LMI families through crisis centers and educational enhancement programs.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Illinois nonMSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates 13 branches in the Illinois nonMSA assessment areas. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	3	8	2	0	13
	0.0%	23.1%	61.5%	15.4%	0.0%	100%
Census Tracts	1.0%	12.8%	70.0%	16.3%	0.0%	100%
Household Population	0.8%	11.4%	70.2%	17.6%	0.0%	100%

As shown in the table above, the bank operates 23.1 percent of its branches in LMI geographies, which is greater than the percentage of LMI census tracts (13.8 percent) and households (12.2 percent). Additionally, the bank has two branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. As a result, the bank’s service delivery systems are accessible in the assessment area.

**Changes in Branch Locations**

During the review period, the bank did not close any branch locations in LMI census tracts. The bank opened one branch in an upper-income census tract and closed one branch in a middle-income census tract. Therefore, the bank’s record of opening and closing branch locations has not adversely affected the accessibility of its service delivery systems in the assessment areas, particularly for LMI individuals and geographies.



### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering Saturday morning lobby and drive-through hours. All offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 59 bank employees provided 1,384 hours of community development services to 43 different organizations in the Illinois nonMSA assessment area.

These community development services included the following noteworthy services:

- Several bank employees served on the boards at several different organizations in the assessment area that provide community services primarily to LMI individuals, such as providing financial expertise in the areas of operations and finance to an organization that promotes protection from and prevention of childhood trauma, abuse, and neglect for children.
- Several bank employees provided financial literacy training at schools in the assessment area where most students qualify for free or reduced-price meals under the United States Department of Agriculture's National School Lunch Program. These employees taught elementary school students in the assessment area the "Teach Kids to Save" curriculum to demonstrate the importance of saving money and practicing responsible financial management.
- Several bank employees served in different capacities, such as board members and committee members, at organizations that promote economic development for LMI areas in the assessment area, as well as organizations that serve opportunity zones and schools in the area that are also majority LMI. Two bank employees met with the director and provided financial expertise to assist with the planning and execution of financial empowerment for an organization that aids LMI seniors located in an opportunity zone. The organization's comprehensive home care is customized for LMI seniors.

## **ROCKFORD, ILLINOIS MSA** *(Full-Scope Review)*

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ROCKFORD MSA ASSESSMENT AREA**

#### **Bank Structure**

As shown in the table below, the bank operates nine (17.0 percent) of its total branches in the Rockford MSA assessment area.

<b>Branch Locations by Census Tract Income Level</b>			
<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>
0	2	2	5

Each of these offices contains an ATM. Additionally, the bank operates 26 co-branded ATMs within the assessment area, 13 of which are in LMI census tracts. During the review period, the bank did not open or close any branches in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all this assessment area.

#### **General Demographics**

This assessment area comprises the entirety of the Rockford, Illinois MSA, which includes Boone and Winnebago counties. According to 2020 ACS data, the assessment area population was 338,798, which is most heavily concentrated in Winnebago County (285,350). Of the 22 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 2<sup>nd</sup> in deposit market share, encompassing 14.1 percent of total deposit dollars.

While only 22 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 327 institutions had loan activity in the assessment area, of which the bank ranked 4<sup>th</sup> with 4.2 percent of total HMDA loans. The bank ranked 9<sup>th</sup> out of 86 institutions with CRA loan activity in the assessment area, accounting for 3.6 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area included affordable rental housing. The contact also indicated that individuals seeking to obtain credit in the assessment area struggle with credit score issues, financial illiteracy, and the inability to pay a down payment. Down payment assistance and financial literacy training for LMI individuals were identified by the contact as additional credit needs.

**Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

<b>Assessment Area Demographics by Geography Income Level</b>				
	<b>Census Tracts</b>		<b>Family Population</b>	
Low	8	8.9%	5,038	5.7%
Moderate	27	30.0%	21,949	25.0%
Middle	26	28.9%	27,856	31.7%
Upper	26	28.9%	32,337	36.8%
Unknown	3	3.3%	645	0.8%
<b>TOTAL</b>	<b>90</b>	<b>100%</b>	<b>87,825</b>	<b>100%</b>

As shown above, 38.9 percent of the census tracts in the assessment area are LMI geographies, but only 30.7 percent of the family population resides in these tracts. Additionally, assessment area demographics indicate that 24.4 percent of total owner-occupied housing units are in LMI census tracts. These LMI areas are primarily concentrated in the south central and southeast part of Winnebago County and, to a lesser extent, the central part of Boone County.

Based on 2020 ACS data, the median family income for the assessment area was \$69,832. At the same time, the median family income for the state of Illinois was \$86,251. More recently, the FFIEC estimates the 2021 and 2022 median family income for the Rockford MSA to be \$73,300 and \$80,500, respectively. The following table displays population percentages of assessment area families by income level compared to the Illinois family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>Illinois</b>	
Low	19,164	21.8%	696,043	22.3%
Moderate	15,094	17.2%	532,206	17.1%
Middle	17,082	19.5%	621,096	19.9%
Upper	36,485	41.5%	1,267,070	40.7%
<b>TOTAL</b>	<b>87,825</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

As shown in the table above, 39.0 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.4 percent in the state of Illinois. However, the percentage of families living below the poverty level in the assessment area (10.8 percent) is slightly above the level in the state of Illinois (8.5 percent). Considering these factors, the assessment area appears slightly less affluent than the state of Illinois.

**Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Illinois.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$126,739	18.1%	\$826	40.9%	45.0%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

Based on the data in the table above, homeownership is slightly more affordable in the assessment area than in the state of Illinois as a whole, even when accounting for higher income levels in Illinois. Within the assessment area, homeownership is least affordable in Boone County based on an affordability ratio of 43.8 percent, while Winnebago County is comparatively more affordable. In addition, rents are lower in the assessment area than the state as a whole, and fewer renters’ housing costs exceed 30 percent of their income. These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Boone County.

**Industry and Employment Demographics**

The Rockford MSA assessment area supports a large and diverse business community. The BLS’s Quarterly Census of Employment and Wages indicates that there are 120,975 paid nongovernmental employees in the assessment area, with the three largest industries by number of paid employees being manufacturing (21.2 percent), healthcare and social assistance (19.6 percent), and retail trade (12.9 percent). The assessment area also supports a strong small business sector, with 89.6 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area compared to Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 YTD (January to September)</b>
Assessment Area	8.6%	5.9%	6.5%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in the assessment area were higher than statewide figures over the review period. Unemployment rates were slightly higher in Boone County in 2021, 2022, and 2023 when compared to Winnebago County.

### **Community Contact Information**

For the Rockford MSA assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in affordable housing in Boone and Winnebago counties. The community contact interviewee categorized the local economy as steady, with the population growing in recent years. The contact noted that many residents living in the area do not mind commuting approximately 60 miles north to Chicago for employment while maintaining their residences in the assessment area, due to there being more affordable housing prices in the assessment area when compared to Chicago.

The contact identified affordable housing as a need that many individuals have in the assessment area, especially affordable home purchase loans. The contact mentioned that some of the housing in the Rockford MSA is distressed, especially to the south of the assessment area. The contact noted financial literacy training as a general banking need of LMI people. The contact indicated that many LMI people have credit score issues and struggle with financial literacy; saving for a home purchase down payment is also a common barrier to homeownership. Additionally, the contact mentioned that the organization partners with some banks in the assessment area for financial literacy training. The contact mentioned that Midland States Bank is involved in community development activities targeted toward LMI individuals in the assessment area.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ROCKFORD MSA ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Rockford MSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	10	0.7%	\$371	0.2%
Home Purchase	269	17.5%	\$31,285	17.8%
Multifamily Housing	13	0.8%	\$8,877	5.0%
Refinancing	341	22.1%	\$29,872	17.0%
Other Purpose LOC	179	11.6%	\$7,569	4.3%
Other Purpose Closed/Exempt	13	0.8%	\$918	0.5%
<b>Total HMDA</b>	<b>825</b>	<b>53.5%</b>	<b>\$78,892</b>	<b>44.8%</b>
Small Business	574	37.3%	\$80,126	45.5%
Small Farm	142	9.2%	\$17,112	9.7%
<b>TOTAL LOANS</b>	<b>1,541</b>	<b>100.0%</b>	<b>\$176,130</b>	<b>100.0%</b>

Loans made in the Rockford MSA assessment area represent 26.4 percent of total 2021 and 2022 HMDA and CRA loans by number and 20.0 percent by dollar volume of the total loans made within the combined assessment areas in this evaluation. These percentages are above the percentage of branches (17.0 percent) in this assessment area and above the percentage of total bank deposits (17.6 percent) in this assessment area. Therefore, the bank’s lending activity reflects excellent responsiveness to the credit needs of the Rockford MSA assessment area.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the Rockford MSA assessment area. Given the bank's emphasis on HMDA lending, greater weight was given to HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall. The bank originated 14.7 percent of its HMDA loans to low-income borrowers in 2021, which was higher than the performance of peer institutions in the assessment area (10.0 percent) but below the percentage of families who are low income (21.9 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 13.8 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (12.3 percent) but was below the demographic figure (21.8 percent), reflecting good performance.

In 2021, the bank originated 22.3 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (19.7 percent) and the demographic figure (17.0 percent) and is considered good. In 2022, the bank made 22.3 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (22.5 percent) and the demographic figure (17.2 percent), reflecting good performance. When determining the overall conclusion, additional consideration was given to the distribution of HMDA loans by loan purpose. Across both years of data, 47.7 percent of the bank's HMDA loans to LMI borrowers were home purchase loans. These are considered particularly impactful given the information provided by the community contact, who stressed the need for affordable home purchase loans in the assessment area to improve access to affordable housing for LMI individuals.

### *Small Business*

In 2021, the bank originated 21.2 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially trailed aggregate lending levels (44.0 percent) and was below the demographic figure (89.4 percent), reflecting poor performance. The bank's level of lending in 2022 improved and was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (53.5 percent) slightly exceeded aggregate performance (52.8 percent) but was significantly below the demographic figure (89.6 percent). Therefore, the overall distribution of small business loans by business revenue profile is poor.

### *Small Farm Lending*

According to assessment area demographics, 98.0 percent of farms had annual revenues of \$1 million or less in 2021 and 2022. Of the bank's 2021 small farm loans, 45.8 percent were made to farms with annual revenues of \$1 million or less, which slightly trailed the performance of peer institutions in the assessment area (47.6 percent) and is considered adequate. The percentage of loans to small farms in 2022 significantly improved (83.1 percent) and exceeded aggregate lending levels (59.9 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 8 low-income census tracts and 27 moderate-income census tracts.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is good overall. The percentage of HMDA loans originated in low-income census tracts in 2021 (3.1 percent) and 2022 (3.4 percent) was slightly above aggregate lending levels (2.4 percent in 2021 and 2.7 percent in 2022). Additionally, it was below the percentage of owner-occupied housing in low-income census tracts in 2021 (5.1 percent) and slightly above the percentage of owner-occupied housing in low-income census tracts in 2022 (3.1 percent). This reflects good performance in low-income geographies for both years.

In 2021, the bank originated 12.3 percent of HMDA loans in moderate-income geographies in the assessment area, which was slightly below but in line with the aggregate performance (12.6 percent) and below the demographic levels (15.9 percent), reflecting adequate performance. In 2022, the percentage of HMDA loans in moderate-income geographies improved to 21.2 percent, which was in line with aggregate lending levels (21.1 percent) and the demographic figure (21.3 percent) and is considered adequate.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2021 (6.3 percent) and 2022 (3.5 percent) was below aggregate lending levels (8.9 percent in 2021 and 4.5 percent in 2022) and below the demographic figures for low-income geographies (9.1 percent in 2021 and 4.8 percent in 2022); this reflects poor performance in low-income geographies for 2021 and adequate performance in low-income geographies for 2022.

In 2021, the bank originated 14.9 percent of small business loans in moderate-income geographies, which is slightly below aggregate performance (16.1 percent) and the demographic levels (16.4 percent), reflecting adequate performance. The bank's performance improved in 2022, and the bank made 26.4 percent of its small business loans in moderate-income geographies. This performance is above aggregate performance (23.7 percent) and in line with demographic levels (25.9 percent), reflecting good performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

### *Small Farm Lending*

According to assessment area demographics, the percentage of small farms located in low-income census tracts is 0.8 percent. Therefore, the bank was evaluated solely on its performance in moderate-income geographies in this assessment area. In 2021, the percentage of small farm loans



in moderate-income geographies (2.4 percent) was in line with aggregate lending levels (2.4 percent) and was below the percentage of assessment area farms in moderate-income geographies (5.0 percent), reflecting adequate performance. The bank's distribution of small farm loans in moderate-income geographies in 2022 (5.1 percent) improved and was again in line with aggregate lending levels (5.6 percent) and slightly below the demographic figure (5.5 percent) and is considered adequate. Therefore, the overall distribution of small farm loans in LMI geographies is adequate.

No conspicuous lending gaps were identified in the dispersion of the bank's HMDA and CRA loans, particularly in LMI geographies. In 2021, the bank had loan activity in 92.9 percent of all assessment area census tracts and 84.4 percent of all LMI census tracts. In 2022, the bank's loan dispersion was similar, with loan activity in 96.7 percent of all assessment area census tracts and 94.3 percent of all LMI census tracts. The dispersion of the bank's loans was consistent with its branch structure in the assessment area, with loan activity most heavily concentrated in areas located near a branch location. Therefore, the bank's loan dispersion supports the conclusion that its distribution of loans by geography income level is adequate overall.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Rockford MSA assessment area. During the review period, the bank made six community development loans totaling \$36.8 million. These community development loans supported revitalization and stabilization of LMI areas (four loans) and economic development (two loans). Of the community development loans that supported revitalization and stabilization of LMI areas, two loans totaling \$25.0 million were made to a real estate developer specializing in revitalization of distressed properties. The loans were used to create housing and commercial space in LMI census tracts in the assessment area that will be developed with market-rate apartments and commercial and retail space. This in turn will provide housing and employment in LMI areas.

### **INVESTMENT TEST**

The bank makes an excellent level of qualified community development investments and grants within the Rockford MSA assessment area. During the review period, the bank made one investment totaling \$13.2 million in newly qualified investments and received credit for six investments made prior to the review period still outstanding totaling \$4.2 million. The investment made during the review period was a tax credit-supported project investing in a community development corporation for the revitalization of a historically LMI area in the assessment area. The majority of prior-period investments were municipal bonds to improve infrastructure adjacent to LMI areas in the assessment area.

In addition to these investments, the bank made 24 donations totaling \$134,034 to various organizations throughout the assessment area. These donations were predominantly to organizations providing community services to LMI individuals, such as outreach, education, and assistance to those with disabilities or mental health challenges or those experiencing homelessness.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Rockford MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader in Providing

**Accessibility of Delivery Systems**

The bank operates nine branches in the Rockford MSA assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	2	2	5	0	<b>9</b>
	0.0%	22.2%	22.2%	55.6%	0.0%	<b>100%</b>
Census Tracts	8.9%	30.0%	28.9%	28.9%	3.3%	<b>100%</b>
Household Population	6.2%	26.6%	33.3%	32.7%	1.3%	<b>100%</b>

As shown in the table above, the bank operates 22.2 percent of its branches in LMI geographies, which is less than the percentage of LMI census tracts (38.9 percent) and households (32.8 percent). However, the bank has two branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

**Changes in Branch Locations**

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

**Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer the same lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering Saturday morning lobby hours. Drive-up hours

are offered at eight of the nine branches in the assessment area, including at one branch in a moderate-income census tract. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank is a leader in providing community development services in the assessment area. During the review period, 62 bank employees provided 1,358 community development service hours to 41 different organizations in the Rockford MSA assessment area.

These community development services included the following noteworthy services:

- Several of the bank's employees provided financial literacy training at organizations in the assessment area targeted to LMI individuals. The financial literacy training provided at these schools consisted of mock interviews, discussions of financial empowerment, and discussions of checking and savings accounts. Financial literacy training for LMI individuals was an assessment area need identified by the community contact.
- Several of the bank's employees serve as either the chair or as board members for organizations in the assessment area that provide affordable housing and community services for LMI individuals and promote economic development in the assessment area. The employees' noteworthy contributions included providing financial expertise during board and committee meetings including community engagement with LMI communities on affordable housing needs.
- A bank employee serves as treasurer for an organization in the assessment area that provides community services for LMI individuals. The employee provided their financial expertise by performing accounting services, bookkeeping, accounts payables, and financial reporting.

## CHAMPAIGN-URBANA, ILLINOIS MSA

(Limited-Scope Review)

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CHAMPAIGN MSA ASSESSMENT AREA

Midland States Bank operates one branch in the assessment area. The assessment area includes Champaign and Piatt counties, two of the three counties that comprise the Champaign-Urbana, Illinois MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	7	9	13	18	5	52
	13.5%	17.3%	25.0%	34.6%	9.6%	100%
Family Population	3,362	10,563	15,099	17,931	435	47,390
	7.1%	22.3%	31.9%	37.8%	0.9%	100%
Household Population	11,212	19,881	25,186	29,083	4,452	89,814
	12.5%	22.1%	28.0%	32.4%	5.0%	100%
Business Institutions	825	1,344	2,177	2,675	346	7,367
	11.2%	18.2%	29.6%	36.3%	4.7%	100%
Agricultural Institutions	3	33	227	110	0	373
	0.8%	8.8%	60.9%	29.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,766	7,949	9,614	19,061	47,390
	22.7%	16.8%	20.3%	40.2%	100%
Household Population	24,224	13,050	14,133	38,407	89,814
	27.0%	14.5%	15.7%	42.8%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHAMPAIGN MSA ASSESSMENT AREA**

**LENDING TEST**

Midland States Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the state of Illinois, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank made one community development loan totaling \$1.3 million. This loan qualified for a community development purpose of economic development in a moderate-income census tract. The loan was made for the construction of a medical facility housing a small business that provides comprehensive occupational health services and return-to-work programs to create safe, drug-free businesses and industries.

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area was below the bank’s overall performance in assessment areas in Illinois reviewed with full-scope procedures. During the review period, the bank made zero community development investments, and the bank had four community development investments totaling \$2.1 million still outstanding from the prior period. Furthermore, two donations were made totaling \$20,000.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is below the service performance in the state of Illinois, as shown in the table below.

<b>Service Test Criteria</b>	<b>Performance</b>
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
<b>OVERALL</b>	<b>BELOW</b>

During the review period, two employees provided 55 community development service hours to four organizations. This is below the bank’s performance in the state of Illinois.

## SCOPE OF EXAMINATION TABLES

Scope of Examination		
<b>TIME PERIOD REVIEWED</b>	January 1, 2021 – December 31, 2022 for HMDA, small business, and small farm lending  January 21, 2021 – July 7, 2024 for community development loans, investment, and service activities	
<b>FINANCIAL INSTITUTION</b>	<b>PRODUCTS REVIEWED</b>	
Midland States Bank Effingham, Illinois	HMDA Small Business Small Farm	
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2023)	Branches Visited	CRA Review Procedures
St. Louis MSA	St. Louis MSA	15	\$1,665,940	0	Full-Scope
Chicago	Illinois	15	\$1,307,495	0	Full-Scope
Illinois NonMSA	Illinois	13	\$2,278,257	0	Full-Scope (2)
Rockford MSA	Illinois	9	\$1,129,222	0	Full-Scope
Champaign MSA	Illinois	1	\$51,371	0	Limited-Scope
<b>OVERALL</b>		<b>53</b>	<b>\$6,432,285</b>	<b>0</b>	<b>5 Full-Scope</b>

**SUMMARY OF STATE AND MULTISTATE  
METROPOLITAN STATISTICAL AREA RATINGS**

<b>State or Multistate MSA</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Rating</b>
Illinois	High Satisfactory	Low Satisfactory	High Satisfactory	<b>Satisfactory</b>
St. Louis Multistate MSA	Low Satisfactory	High Satisfactory	Low Satisfactory	<b>Satisfactory</b>

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

<b>State or Multistate MSA</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Total Points</b>	<b>Overall Rating</b>
Illinois	9	3	4	16	<b>Satisfactory</b>
St. Louis Multistate MSA	6	4	3	13	<b>Satisfactory</b>

## LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE MSA

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	14	19.4%	10.7%	1,455	7.5%	5.5%	21.5%
Moderate	7	9.7%	19.8%	1,329	6.8%	14.2%	17.2%
Middle	10	13.9%	18.4%	2,368	12.2%	17.6%	19.9%
Upper	33	45.8%	27.8%	12,360	63.5%	40.4%	41.4%
Unknown	8	11.1%	23.3%	1,963	10.1%	22.3%	0.0%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	6.8%	6.6%	1,095	4.1%	3.3%	21.5%
Moderate	27	18.2%	15.5%	3,514	13.1%	10.5%	17.2%
Middle	34	23.0%	20.1%	4,744	17.6%	16.9%	19.9%
Upper	60	40.5%	34.6%	13,877	51.6%	45.7%	41.4%
Unknown	17	11.5%	23.2%	3,656	13.6%	23.6%	0.0%
<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,886</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.3%	0	0.0%	3.9%	21.5%
Moderate	0	0.0%	15.0%	0	0.0%	10.4%	17.2%
Middle	0	0.0%	22.1%	0	0.0%	18.8%	19.9%
Upper	0	0.0%	50.8%	0	0.0%	58.7%	41.4%
Unknown	0	0.0%	4.8%	0	0.0%	8.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	3	8.1%	6.3%	60	2.8%	2.9%	21.5%
Moderate	2	5.4%	15.2%	18	0.8%	8.5%	17.2%
Middle	9	24.3%	20.6%	612	28.6%	14.3%	19.9%
Upper	21	56.8%	53.4%	1,394	65.1%	71.3%	41.4%
Unknown	2	5.4%	4.6%	56	2.6%	3.1%	0.0%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	11.0%	0	0.0%	5.1%	21.5%
Moderate	0	0.0%	16.7%	0	0.0%	11.2%	17.2%
Middle	0	0.0%	22.8%	0	0.0%	14.4%	19.9%
Upper	1	100.0%	41.1%	50	100.0%	57.4%	41.4%
Unknown	0	0.0%	8.4%	0	0.0%	11.9%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	2.7%	0	0.0%	2.1%	21.5%
Moderate	0	0.0%	1.6%	0	0.0%	1.9%	17.2%
Middle	0	0.0%	0.9%	0	0.0%	1.4%	19.9%
Upper	0	0.0%	0.7%	0	0.0%	0.9%	41.4%
Unknown	0	0.0%	94.1%	0	0.0%	93.8%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.6%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.6%	0	0.0%	0.1%	N/A
Upper	0	0.0%	3.7%	0	0.0%	0.7%	N/A
Unknown	9	100.0%	94.9%	13,523	100.0%	99.2%	N/A
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,523</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	27	10.1%	8.1%	2,610	4.2%	4.0%	21.5%
Moderate	36	13.5%	16.9%	4,861	7.8%	11.5%	17.2%
Middle	53	19.9%	19.3%	7,724	12.4%	16.5%	19.9%
Upper	115	43.1%	32.4%	27,681	44.6%	41.9%	41.4%
Unknown	36	13.5%	23.3%	19,198	30.9%	26.1%	0.0%
<b>TOTAL</b>	<b>267</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	11	16.4%	11.4%	1,140	6.1%	5.7%	20.6%
Moderate	11	16.4%	20.3%	1,950	10.5%	14.8%	17.8%
Middle	12	17.9%	18.6%	3,938	21.1%	18.1%	21.0%
Upper	23	34.3%	26.7%	10,163	54.5%	39.8%	40.6%
Unknown	10	14.9%	23.0%	1,443	7.7%	21.6%	0.0%
<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	5	9.3%	12.9%	364	5.2%	7.0%	20.6%
Moderate	10	18.5%	21.7%	860	12.4%	16.0%	17.8%
Middle	10	18.5%	21.1%	940	13.5%	19.5%	21.0%
Upper	24	44.4%	27.2%	4,086	58.7%	39.9%	40.6%
Unknown	5	9.3%	17.1%	710	10.2%	17.7%	0.0%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.0%	0	0.0%	5.6%	20.6%
Moderate	0	0.0%	16.4%	0	0.0%	11.7%	17.8%
Middle	0	0.0%	22.7%	0	0.0%	18.8%	21.0%
Upper	0	0.0%	48.4%	0	0.0%	59.5%	40.6%
Unknown	1	100.0%	3.5%	100	100.0%	4.5%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	8	17.0%	9.0%	287	9.4%	5.1%	20.6%
Moderate	10	21.3%	16.1%	579	18.9%	10.5%	17.8%
Middle	6	12.8%	23.1%	248	8.1%	17.3%	21.0%
Upper	20	42.6%	47.6%	1,785	58.2%	62.9%	40.6%
Unknown	3	6.4%	4.2%	170	5.5%	4.3%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	2	66.7%	12.7%	153	88.4%	6.6%	20.6%
Moderate	1	33.3%	18.5%	20	11.6%	10.0%	17.8%
Middle	0	0.0%	23.0%	0	0.0%	15.9%	21.0%
Upper	0	0.0%	40.8%	0	0.0%	60.7%	40.6%
Unknown	0	0.0%	5.1%	0	0.0%	6.8%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.8%	0	0.0%	3.2%	20.6%
Moderate	0	0.0%	1.5%	0	0.0%	2.5%	17.8%
Middle	0	0.0%	0.3%	0	0.0%	0.5%	21.0%
Upper	0	0.0%	0.2%	0	0.0%	0.0%	40.6%
Unknown	0	0.0%	94.2%	0	0.0%	93.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.3%	0	0.0%	0.0%	N/A
Upper	0	0.0%	2.1%	0	0.0%	0.3%	N/A
Unknown	7	100.0%	97.3%	50,540	100.0%	99.6%	N/A
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,540</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	26	14.5%	11.4%	1,944	2.4%	5.5%	20.6%
Moderate	32	17.9%	19.9%	3,409	4.3%	13.5%	17.8%
Middle	28	15.6%	19.6%	5,126	6.4%	16.7%	21.0%
Upper	67	37.4%	29.1%	16,034	20.2%	37.2%	40.6%
Unknown	26	14.5%	20.0%	52,963	66.6%	27.1%	0.0%
<b>TOTAL</b>	<b>179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>79,476</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data            2016–2020 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	37	15.4%	50.8%	\$9,789	27.6%	29.8%	90.1%
	Over \$1 Million/ Unknown	203	84.6%	49.2%	\$25,626	72.4%	70.2%	9.9%
	<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	160	66.7%	89.4%	\$4,857	13.7%	28.0%	
	\$100,001–\$250,000	37	15.4%	5.3%	\$5,911	16.7%	17.2%	
	\$250,001–\$1 Million	43	17.9%	5.3%	\$24,647	69.6%	54.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	18	48.6%		\$813	8.3%		
	\$100,001–\$250,000	4	10.8%		\$612	6.3%		
	\$250,001–\$1 Million	15	40.5%		\$8,364	85.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>		<b>\$9,789</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	26	41.3%	53.3%	\$3,128	20.5%	30.3%	90.4%
	Over \$1 Million/ Unknown	37	58.7%	46.7%	\$12,131	79.5%	69.7%	9.6%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	26	41.3%	92.2%	\$1,305	8.6%	30.8%	
	\$100,001–\$250,000	15	23.8%	3.8%	\$2,438	16.0%	15.5%	
	\$250,001–\$1 Million	22	34.9%	4.1%	\$11,516	75.5%	53.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	65.4%		\$660	21.1%		
	\$100,001–\$250,000	5	19.2%		\$716	22.9%		
	\$250,001–\$1 Million	4	15.4%		\$1,752	56.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>		<b>\$3,128</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	11.1%	61.7%	\$360	74.5%	64.6%	97.8%
	Over \$1 Million/ Unknown	8	88.9%	38.3%	\$123	25.5%	35.4%	2.2%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	8	88.9%	81.1%	\$123	25.5%	24.9%	
	\$100,001–\$250,000	0	0.0%	11.1%	\$0	0.0%	31.3%	
	\$250,001–\$500,000	1	11.1%	7.7%	\$360	74.5%	43.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	100.0%		\$360	100.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>		<b>\$360</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	2	100.0%	63.2%	\$285	100.0%	63.0%	98.1%
	Over \$1 Million/ Unknown	0	0.0%	36.8%	\$0	0.0%	37.0%	1.9%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	50.0%	79.7%	\$75	26.3%	25.0%	
	\$100,001–\$250,000	1	50.0%	10.6%	\$210	73.7%	26.4%	
	\$250,001–\$500,000	0	0.0%	9.6%	\$0	0.0%	48.6%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	50.0%		\$75	26.3%		
	\$100,001–\$250,000	1	50.0%		\$210	73.7%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>		<b>\$285</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	3	4.2%	2.6%	279	1.4%	1.3%	5.2%
Moderate	8	11.1%	17.0%	688	3.5%	10.4%	17.6%
Middle	32	44.4%	41.9%	8,585	44.1%	36.7%	40.4%
Upper	29	40.3%	38.4%	9,923	51.0%	51.4%	36.6%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	4	2.7%	0.9%	637	2.4%	0.5%	5.2%
Moderate	5	3.4%	10.2%	703	2.6%	6.5%	17.6%
Middle	64	43.2%	39.8%	9,591	35.7%	33.1%	40.4%
Upper	75	50.7%	49.0%	15,955	59.3%	59.9%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,886</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.7%	0	0.0%	1.3%	5.2%
Moderate	0	0.0%	9.9%	0	0.0%	6.5%	17.6%
Middle	0	0.0%	35.5%	0	0.0%	29.7%	40.4%
Upper	0	0.0%	52.8%	0	0.0%	62.4%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.7%	0	0.0%	0.7%	5.2%
Moderate	3	8.1%	8.6%	78	3.6%	5.2%	17.6%
Middle	14	37.8%	34.6%	626	29.3%	25.4%	40.4%
Upper	20	54.1%	55.0%	1,436	67.1%	68.7%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.7%	0	0.0%	1.1%	5.2%
Moderate	1	100.0%	15.0%	50	100.0%	7.4%	17.6%
Middle	0	0.0%	41.1%	0	0.0%	29.7%	40.4%
Upper	0	0.0%	41.2%	0	0.0%	61.8%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.6%	0	0.0%	5.5%	5.2%
Moderate	0	0.0%	25.3%	0	0.0%	18.5%	17.6%
Middle	0	0.0%	45.0%	0	0.0%	44.5%	40.4%
Upper	0	0.0%	22.0%	0	0.0%	31.4%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	2	22.2%	11.9%	945	7.0%	4.7%	13.3%
Moderate	4	44.4%	34.6%	9,289	68.7%	21.8%	21.4%
Middle	3	33.3%	38.6%	3,289	24.3%	31.3%	35.0%
Upper	0	0.0%	14.0%	0	0.0%	40.7%	29.5%
Unknown	0	0.0%	0.9%	0	0.0%	1.4%	0.9%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,523</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	9	3.4%	1.7%	1,861	3.0%	1.0%	5.2%
Moderate	21	7.9%	13.0%	10,808	17.4%	8.7%	17.6%
Middle	113	42.3%	40.4%	22,091	35.6%	34.4%	40.4%
Upper	124	46.4%	44.8%	27,314	44.0%	55.7%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>267</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2021 FFIEC Census Data							
2011–2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.3%	0	0.0%	1.8%	4.4%
Moderate	12	17.9%	17.0%	1,280	6.9%	9.9%	16.6%
Middle	27	40.3%	43.9%	7,471	40.1%	38.6%	41.8%
Upper	28	41.8%	35.6%	9,883	53.0%	49.6%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.3%	0	0.0%	1.3%	4.4%
Moderate	10	18.5%	14.0%	800	11.5%	8.3%	16.6%
Middle	14	25.9%	43.8%	1,048	15.1%	36.9%	41.8%
Upper	30	55.6%	39.6%	5,112	73.4%	53.3%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.5%	0	0.0%	0.8%	4.4%
Moderate	0	0.0%	9.0%	0	0.0%	6.2%	16.6%
Middle	0	0.0%	38.1%	0	0.0%	31.2%	41.8%
Upper	1	100.0%	51.2%	100	100.0%	61.7%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.2%	0	0.0%	0.7%	4.4%
Moderate	4	8.5%	7.4%	228	7.4%	4.1%	16.6%
Middle	23	48.9%	37.2%	1,215	39.6%	29.1%	41.8%
Upper	20	42.6%	54.1%	1,626	53.0%	66.0%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.6%	0	0.0%	1.3%	4.4%
Moderate	0	0.0%	11.2%	0	0.0%	6.4%	16.6%
Middle	1	33.3%	43.7%	20	11.6%	31.4%	41.8%
Upper	2	66.7%	42.4%	153	88.4%	60.8%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.8%	0	0.0%	4.3%	4.4%
Moderate	0	0.0%	32.3%	0	0.0%	24.7%	16.6%
Middle	0	0.0%	43.1%	0	0.0%	46.9%	41.8%
Upper	0	0.0%	16.3%	0	0.0%	23.9%	36.9%
Unknown	0	0.0%	0.5%	0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.8%	0	0.0%	9.5%	11.3%
Moderate	3	42.9%	30.9%	5,367	10.6%	13.0%	19.0%
Middle	1	14.3%	38.0%	12,377	24.5%	46.9%	40.0%
Upper	3	42.9%	19.1%	32,796	64.9%	29.5%	27.9%
Unknown	0	0.0%	1.3%	0	0.0%	1.1%	1.8%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,540</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.9%	0	0.0%	2.3%	4.4%
Moderate	29	16.2%	15.4%	7,675	9.7%	9.6%	16.6%
Middle	66	36.9%	43.1%	22,131	27.8%	38.5%	41.8%
Upper	84	46.9%	38.4%	49,670	62.5%	49.3%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>79,476</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2022 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	19	7.9%	6.1%	\$2,668	7.5%	6.5%	6.5%
Moderate	38	15.8%	17.6%	\$6,319	17.8%	18.4%	19.0%
Middle	84	35.0%	34.9%	\$16,666	47.1%	32.5%	35.1%
Upper	99	41.3%	40.4%	\$9,762	27.6%	40.5%	38.5%
Unknown	0	0.0%	1.1%	\$0	0.0%	2.1%	0.9%
<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	8	12.7%	5.8%	\$2,109	13.8%	7.1%	6.6%
Moderate	9	14.3%	14.6%	\$2,706	17.7%	14.4%	16.4%
Middle	21	33.3%	37.7%	\$5,619	36.8%	35.5%	37.8%
Upper	24	38.1%	40.6%	\$4,793	31.4%	41.0%	38.3%
Unknown	1	1.6%	1.2%	\$32	0.2%	2.0%	1.0%
<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.7%	\$0	0.0%	0.5%	1.1%
Moderate	1	11.1%	7.3%	\$21	4.3%	6.4%	8.4%
Middle	2	22.2%	59.2%	\$23	4.8%	56.5%	55.0%
Upper	6	66.7%	32.5%	\$439	90.9%	36.1%	35.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.2%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.2%	\$0	0.0%	0.7%	1.9%
Moderate	0	0.0%	6.7%	\$0	0.0%	4.9%	9.8%
Middle	1	50.0%	57.9%	\$75	26.3%	60.1%	55.2%
Upper	1	50.0%	33.2%	\$210	73.7%	34.3%	32.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ILLINOIS**  
**CHICAGO ASSESSMENT AREA**

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	42	16.6%	8.3%	5,335	13.5%	4.9%	18.4%
Moderate	102	40.3%	23.0%	14,418	36.4%	18.2%	16.3%
Middle	59	23.3%	22.9%	9,215	23.3%	22.6%	21.0%
Upper	45	17.8%	28.1%	9,988	25.2%	37.1%	44.3%
Unknown	5	2.0%	17.8%	671	1.7%	17.1%	0.0%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39,627</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	15	5.9%	5.5%	1,058	3.0%	3.0%	18.4%
Moderate	39	15.3%	15.4%	4,009	11.3%	11.3%	16.3%
Middle	74	29.0%	23.7%	8,994	25.3%	21.3%	21.0%
Upper	105	41.2%	38.0%	18,778	52.8%	45.9%	44.3%
Unknown	22	8.6%	17.5%	2,696	7.6%	18.4%	0.0%
<b>TOTAL</b>	<b>255</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.9%	0	0.0%	4.3%	18.4%
Moderate	1	33.3%	12.6%	20	31.7%	10.3%	16.3%
Middle	1	33.3%	24.0%	8	12.7%	22.3%	21.0%
Upper	1	33.3%	52.9%	35	55.6%	56.4%	44.3%
Unknown	0	0.0%	4.6%	0	0.0%	6.7%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	3	5.0%	6.4%	133	4.8%	4.6%	18.4%
Moderate	5	8.3%	15.2%	128	4.6%	12.2%	16.3%
Middle	14	23.3%	22.8%	509	18.3%	19.1%	21.0%
Upper	36	60.0%	51.7%	1,916	69.0%	60.6%	44.3%
Unknown	2	3.3%	4.0%	90	3.2%	3.5%	0.0%
<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	12.5%	7.0%	17	3.1%	5.0%	18.4%
Moderate	0	0.0%	15.6%	0	0.0%	11.2%	16.3%
Middle	2	25.0%	18.3%	25	4.6%	14.1%	21.0%
Upper	5	62.5%	49.1%	504	92.3%	58.4%	44.3%
Unknown	0	0.0%	10.0%	0	0.0%	11.3%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>546</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.2%	0	0.0%	0.1%	18.4%
Moderate	0	0.0%	0.5%	0	0.0%	0.4%	16.3%
Middle	0	0.0%	0.1%	0	0.0%	0.2%	21.0%
Upper	0	0.0%	0.1%	0	0.0%	0.2%	44.3%
Unknown	0	0.0%	99.1%	0	0.0%	99.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	6.7%	0	0.0%	0.3%	N/A
Moderate	0	0.0%	1.3%	0	0.0%	0.1%	N/A
Middle	0	0.0%	1.3%	0	0.0%	0.2%	N/A
Upper	2	40.0%	5.4%	473	30.1%	1.1%	N/A
Unknown	3	60.0%	85.4%	1,098	69.9%	98.2%	N/A
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	61	10.4%	6.5%	6,543	8.2%	3.8%	18.4%
Moderate	147	25.2%	18.1%	18,575	23.2%	13.9%	16.3%
Middle	150	25.7%	23.1%	18,751	23.4%	21.2%	21.0%
Upper	194	33.2%	34.2%	31,694	39.6%	41.1%	44.3%
Unknown	32	5.5%	18.1%	4,555	5.7%	19.9%	0.0%
<b>TOTAL</b>	<b>584</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data            2011–2015 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	50	23.0%	10.2%	6,682	17.2%	5.8%	18.1%
Moderate	90	41.5%	24.0%	15,773	40.7%	19.1%	17.5%
Middle	43	19.8%	23.6%	8,032	20.7%	24.3%	21.7%
Upper	31	14.3%	24.1%	7,753	20.0%	33.0%	42.7%
Unknown	3	1.4%	18.2%	498	1.3%	17.7%	0.0%
<b>TOTAL</b>	<b>217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	25	20.7%	12.5%	1,751	16.2%	7.9%	18.1%
Moderate	28	23.1%	24.3%	2,048	18.9%	19.9%	17.5%
Middle	29	24.0%	24.7%	2,434	22.5%	24.6%	21.7%
Upper	30	24.8%	26.3%	3,424	31.6%	34.3%	42.7%
Unknown	9	7.4%	12.3%	1,166	10.8%	13.4%	0.0%
<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	11.1%	6.9%	11	2.1%	5.3%	18.1%
Moderate	3	33.3%	16.3%	213	40.2%	12.7%	17.5%
Middle	3	33.3%	26.5%	270	50.9%	22.6%	21.7%
Upper	2	22.2%	46.7%	36	6.8%	55.7%	42.7%
Unknown	0	0.0%	3.6%	0	0.0%	3.7%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	9	8.7%	8.3%	345	6.6%	6.5%	18.1%
Moderate	21	20.2%	19.5%	898	17.3%	14.9%	17.5%
Middle	27	26.0%	26.6%	1,046	20.1%	24.1%	21.7%
Upper	44	42.3%	39.7%	2,699	51.9%	49.8%	42.7%
Unknown	3	2.9%	5.9%	212	4.1%	4.7%	0.0%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	10.0%	11.3%	30	8.3%	9.3%	18.1%
Moderate	1	10.0%	21.5%	40	11.1%	18.9%	17.5%
Middle	4	40.0%	27.2%	113	31.3%	23.4%	21.7%
Upper	4	40.0%	35.1%	178	49.3%	41.4%	42.7%
Unknown	0	0.0%	4.9%	0	0.0%	7.0%	0.0%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.5%	0	0.0%	1.2%	18.1%
Moderate	0	0.0%	0.5%	0	0.0%	0.7%	17.5%
Middle	0	0.0%	0.8%	0	0.0%	1.0%	21.7%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.7%
Unknown	0	0.0%	97.2%	0	0.0%	97.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	1	16.7%	7.7%	169	6.6%	0.2%	N/A
Moderate	0	0.0%	0.5%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	0	0.0%	0.0%	N/A
Upper	0	0.0%	3.4%	0	0.0%	0.3%	N/A
Unknown	5	83.3%	88.0%	2,381	93.4%	99.4%	N/A
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	87	18.6%	10.5%	8,988	15.4%	6.0%	18.1%
Moderate	143	30.6%	23.1%	18,972	32.6%	17.9%	17.5%
Middle	106	22.7%	23.9%	11,895	20.4%	22.8%	21.7%
Upper	111	23.8%	26.5%	14,090	24.2%	32.0%	42.7%
Unknown	20	4.3%	16.0%	4,257	7.3%	21.3%	0.0%
<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	59	16.8%	45.2%	\$12,240	25.6%	26.1%	90.5%
	Over \$1 Million/ Unknown	293	83.2%	54.8%	\$35,665	74.4%	73.9%	9.5%
	<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	238	67.6%	89.4%	\$7,745	16.2%	30.7%	
	\$100,001–\$250,000	50	14.2%	5.9%	\$7,953	16.6%	19.4%	
	\$250,001–\$1 Million	64	18.2%	4.7%	\$32,207	67.2%	49.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	25	42.4%		\$1,333	10.9%		
	\$100,001–\$250,000	16	27.1%		\$2,632	21.5%		
	\$250,001–\$1 Million	18	30.5%		\$8,275	67.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>		<b>\$12,240</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	53	58.9%	51.5%	\$9,669	42.8%	28.4%	90.6%
	Over \$1 Million/ Unknown	37	41.1%	48.5%	\$12,937	57.2%	71.6%	9.4%
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	38	42.2%	91.9%	\$2,019	8.9%	33.3%	
	\$100,001–\$250,000	20	22.2%	4.3%	\$3,363	14.9%	17.6%	
	\$250,001–\$1 Million	32	35.6%	3.8%	\$17,224	76.2%	49.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	29	54.7%		\$1,346	13.9%		
	\$100,001–\$250,000	11	20.8%		\$1,794	18.6%		
	\$250,001–\$1 Million	13	24.5%		\$6,529	67.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>53</b>	<b>100.0%</b>		<b>\$9,669</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	27	47.4%	58.6%	\$3,815	77.9%	67.2%	97.2%
	Over \$1 Million/ Unknown	30	52.6%	41.4%	\$1,081	22.1%	32.8%	2.8%
	<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	43	75.4%	79.6%	\$1,347	27.5%	24.0%	
	\$100,001–\$250,000	7	12.3%	12.2%	\$1,136	23.2%	31.9%	
	\$250,001–\$500,000	7	12.3%	8.2%	\$2,413	49.3%	44.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	16	59.3%		\$743	19.5%		
	\$100,001–\$250,000	4	14.8%		\$659	17.3%		
	\$250,001–\$1 Million	7	25.9%		\$2,413	63.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>		<b>\$3,815</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	30	93.8%	49.9%	\$4,648	87.7%	58.7%	97.4%
	Over \$1 Million/ Unknown	2	6.3%	50.1%	\$650	12.3%	41.3%	2.6%
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	17	53.1%	73.2%	\$825	15.6%	18.6%	
	\$100,001–\$250,000	7	21.9%	15.2%	\$1,323	25.0%	30.4%	
	\$250,001–\$500,000	8	25.0%	11.6%	\$3,150	59.5%	51.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	56.7%		\$825	17.7%		
	\$100,001–\$250,000	6	20.0%		\$1,173	25.2%		
	\$250,001–\$1 Million	7	23.3%		\$2,650	57.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>30</b>	<b>100.0%</b>		<b>\$4,648</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	21	8.3%	1.4%	2,389	6.0%	0.9%	2.1%
Moderate	78	30.8%	11.4%	12,182	30.7%	8.1%	12.9%
Middle	97	38.3%	43.5%	13,885	35.0%	38.4%	43.2%
Upper	57	22.5%	43.7%	11,171	28.2%	52.6%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39,627</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	7	2.7%	0.8%	404	1.1%	0.5%	2.1%
Moderate	23	9.0%	7.7%	2,397	6.7%	5.1%	12.9%
Middle	118	46.3%	39.4%	14,715	41.4%	34.1%	43.2%
Upper	107	42.0%	52.1%	18,019	50.7%	60.3%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>255</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.1%	0	0.0%	0.6%	2.1%
Moderate	0	0.0%	7.3%	0	0.0%	5.2%	12.9%
Middle	3	100.0%	35.9%	63	100.0%	32.6%	43.2%
Upper	0	0.0%	55.7%	0	0.0%	61.6%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	1	1.7%	0.5%	10	0.4%	0.3%	2.1%
Moderate	7	11.7%	7.1%	321	11.6%	4.9%	12.9%
Middle	29	48.3%	38.5%	1,342	48.3%	35.3%	43.2%
Upper	23	38.3%	53.8%	1,103	39.7%	59.6%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.5%	0	0.0%	1.0%	2.1%
Moderate	1	12.5%	7.6%	219	40.1%	5.6%	12.9%
Middle	5	62.5%	42.0%	147	26.9%	32.9%	43.2%
Upper	2	25.0%	48.9%	180	33.0%	60.5%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>546</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.8%	0	0.0%	1.3%	2.1%
Moderate	0	0.0%	18.7%	0	0.0%	13.6%	12.9%
Middle	0	0.0%	47.6%	0	0.0%	44.8%	43.2%
Upper	0	0.0%	31.9%	0	0.0%	40.3%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.0%	0	0.0%	6.9%	19.7%
Moderate	1	20.0%	29.7%	169	10.8%	18.3%	28.8%
Middle	3	60.0%	43.9%	1,002	63.8%	42.0%	31.3%
Upper	1	20.0%	16.3%	400	25.5%	32.8%	19.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	29	5.0%	1.1%	2,803	3.5%	0.8%	2.1%
Moderate	110	18.8%	9.3%	15,288	19.1%	6.7%	12.9%
Middle	255	43.7%	41.0%	31,154	38.9%	36.2%	43.2%
Upper	190	32.5%	48.6%	30,873	38.5%	56.3%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>584</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	4	1.8%	0.7%	608	1.6%	0.4%	0.6%
Moderate	96	44.2%	16.9%	16,051	41.4%	11.9%	17.9%
Middle	70	32.3%	43.1%	13,675	35.3%	38.3%	41.6%
Upper	47	21.7%	38.9%	8,404	21.7%	48.9%	39.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.3%
<b>TOTAL</b>	<b>217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	0.8%	0.4%	62	0.6%	0.3%	0.6%
Moderate	29	24.0%	14.2%	2,309	21.3%	9.8%	17.9%
Middle	50	41.3%	43.9%	4,406	40.7%	39.5%	41.6%
Upper	41	33.9%	41.2%	4,046	37.4%	50.1%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.3%
<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.6%
Moderate	1	11.1%	9.1%	25	4.7%	7.2%	17.9%
Middle	6	66.7%	37.6%	449	84.7%	32.0%	41.6%
Upper	2	22.2%	53.1%	56	10.6%	60.6%	39.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.6%
Moderate	16	15.4%	9.9%	505	9.7%	6.9%	17.9%
Middle	53	51.0%	38.1%	2,581	49.6%	33.8%	41.6%
Upper	35	33.7%	51.5%	2,114	40.7%	58.8%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.4%	0	0.0%	0.5%	0.6%
Moderate	2	20.0%	13.5%	65	18.0%	11.8%	17.9%
Middle	5	50.0%	43.1%	178	49.3%	36.5%	41.6%
Upper	3	30.0%	42.7%	118	32.7%	51.0%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.5%	0	0.0%	0.3%	0.6%
Moderate	0	0.0%	22.3%	0	0.0%	17.7%	17.9%
Middle	0	0.0%	51.1%	0	0.0%	49.5%	41.6%
Upper	0	0.0%	26.1%	0	0.0%	32.5%	39.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.2%	0	0.0%	2.1%	9.4%
Moderate	3	50.0%	32.7%	1,000	39.2%	23.2%	34.5%
Middle	3	50.0%	45.7%	1,550	60.8%	55.1%	34.5%
Upper	0	0.0%	12.0%	0	0.0%	18.3%	17.7%
Unknown	0	0.0%	2.4%	0	0.0%	1.2%	4.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	1.1%	0.6%	670	1.2%	0.5%	0.6%
Moderate	147	31.5%	15.5%	19,955	34.3%	12.0%	17.9%
Middle	187	40.0%	42.9%	22,839	39.2%	39.4%	41.6%
Upper	128	27.4%	40.7%	14,738	25.3%	47.7%	39.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.3%
<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	37	10.5%	3.6%	\$4,761	9.9%	3.9%	4.2%
Moderate	41	11.6%	11.8%	\$6,099	12.7%	11.5%	13.2%
Middle	179	50.9%	37.5%	\$23,223	48.5%	41.7%	39.2%
Upper	95	27.0%	46.8%	\$13,822	28.9%	42.7%	43.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	1.1%	1.1%	\$120	0.5%	2.4%	1.7%
Moderate	21	23.3%	14.0%	\$5,993	26.5%	13.8%	17.3%
Middle	41	45.6%	37.8%	\$8,148	36.0%	41.6%	39.7%
Upper	27	30.0%	46.4%	\$8,345	36.9%	41.8%	40.9%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.4%
<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	2	3.5%	1.2%	\$105	2.1%	1.4%	1.1%
Moderate	0	0.0%	3.6%	\$0	0.0%	5.0%	6.2%
Middle	49	86.0%	79.1%	\$4,126	84.3%	82.2%	65.4%
Upper	6	10.5%	16.0%	\$665	13.6%	11.4%	27.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
Moderate	2	6.3%	5.2%	\$650	12.3%	5.7%	6.3%
Middle	25	78.1%	65.9%	\$3,843	72.5%	73.3%	63.7%
Upper	5	15.6%	27.9%	\$805	15.2%	20.7%	29.7%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ILLINOIS NONMSA ASSESSMENT AREAS (COMBINED)**

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	19	12.1%	10.1%	1,040	5.9%	5.6%	19.1%
Moderate	51	32.5%	23.2%	4,515	25.5%	17.9%	17.8%
Middle	36	22.9%	21.9%	3,767	21.3%	22.0%	21.6%
Upper	38	24.2%	26.8%	6,572	37.1%	38.0%	41.5%
Unknown	13	8.3%	17.9%	1,819	10.3%	16.4%	0.0%
<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	12	8.5%	5.4%	915	4.9%	2.8%	19.1%
Moderate	22	15.5%	15.0%	1,386	7.4%	10.2%	17.8%
Middle	34	23.9%	23.8%	3,287	17.4%	20.5%	21.6%
Upper	54	38.0%	41.3%	9,249	49.1%	49.8%	41.5%
Unknown	20	14.1%	14.6%	4,007	21.3%	16.6%	0.0%
<b>TOTAL</b>	<b>142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,844</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.1%	0	0.0%	6.3%	19.1%
Moderate	1	50.0%	19.8%	17	23.6%	12.6%	17.8%
Middle	0	0.0%	19.2%	0	0.0%	16.0%	21.6%
Upper	0	0.0%	45.5%	0	0.0%	55.8%	41.5%
Unknown	1	50.0%	6.5%	55	76.4%	9.4%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	6	10.3%	9.2%	195	6.4%	4.6%	19.1%
Moderate	7	12.1%	11.7%	224	7.4%	6.7%	17.8%
Middle	12	20.7%	19.6%	426	14.1%	17.2%	21.6%
Upper	26	44.8%	51.5%	1,979	65.3%	65.3%	41.5%
Unknown	7	12.1%	8.0%	208	6.9%	6.3%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,032</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.9%	0	0.0%	6.8%	19.1%
Moderate	1	33.3%	23.0%	29	30.5%	16.8%	17.8%
Middle	0	0.0%	22.1%	0	0.0%	16.7%	21.6%
Upper	2	66.7%	41.9%	66	69.5%	55.7%	41.5%
Unknown	0	0.0%	3.2%	0	0.0%	3.9%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.8%	0	0.0%	0.7%	19.1%
Moderate	0	0.0%	1.5%	0	0.0%	1.5%	17.8%
Middle	0	0.0%	0.8%	0	0.0%	1.2%	21.6%
Upper	0	0.0%	0.8%	0	0.0%	1.0%	41.5%
Unknown	0	0.0%	96.2%	0	0.0%	95.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.8%	0	0.0%	0.2%	N/A
Moderate	0	0.0%	0.8%	0	0.0%	0.2%	N/A
Middle	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Upper	0	0.0%	12.5%	0	0.0%	5.2%	N/A
Unknown	3	100.0%	85.0%	655	100.0%	94.2%	N/A
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>655</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	37	10.1%	7.8%	2,150	5.3%	4.1%	19.1%
Moderate	82	22.5%	18.9%	6,171	15.3%	13.6%	17.8%
Middle	82	22.5%	22.3%	7,480	18.5%	20.4%	21.6%
Upper	120	32.9%	33.6%	17,866	44.2%	42.5%	41.5%
Unknown	44	12.1%	17.5%	6,744	16.7%	19.4%	0.0%
<b>TOTAL</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	23	16.3%	11.3%	1,926	11.2%	6.2%	19.1%
Moderate	44	31.2%	24.1%	4,214	24.5%	18.3%	17.6%
Middle	44	31.2%	21.7%	5,185	30.2%	21.9%	21.9%
Upper	24	17.0%	24.9%	5,274	30.7%	36.4%	41.3%
Unknown	6	4.3%	18.0%	596	3.5%	17.3%	0.0%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	13.5%	11.7%	439	7.4%	6.1%	19.1%
Moderate	13	17.6%	20.1%	927	15.5%	15.6%	17.6%
Middle	14	18.9%	26.7%	554	9.3%	25.3%	21.9%
Upper	33	44.6%	32.0%	3,320	55.6%	42.5%	41.3%
Unknown	4	5.4%	9.5%	731	12.2%	10.4%	0.0%
<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.9%	0	0.0%	5.6%	19.1%
Moderate	3	60.0%	17.1%	47	21.9%	12.5%	17.6%
Middle	1	20.0%	24.8%	68	31.6%	20.6%	21.9%
Upper	1	20.0%	44.6%	100	46.5%	55.0%	41.3%
Unknown	0	0.0%	5.6%	0	0.0%	6.2%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	5	6.7%	8.5%	195	6.1%	5.9%	19.1%
Moderate	13	17.3%	14.2%	403	12.7%	9.5%	17.6%
Middle	17	22.7%	26.5%	623	19.6%	28.0%	21.9%
Upper	35	46.7%	43.5%	1,785	56.2%	49.7%	41.3%
Unknown	5	6.7%	7.3%	170	5.4%	6.9%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	25.0%	12.8%	74	42.0%	9.2%	19.1%
Moderate	1	25.0%	23.2%	15	8.5%	19.5%	17.6%
Middle	0	0.0%	19.6%	0	0.0%	16.6%	21.9%
Upper	2	50.0%	41.3%	87	49.4%	50.2%	41.3%
Unknown	0	0.0%	3.1%	0	0.0%	4.4%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
Moderate	0	0.0%	2.1%	0	0.0%	1.5%	17.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
Upper	0	0.0%	1.0%	0	0.0%	0.8%	41.3%
Unknown	0	0.0%	96.9%	0	0.0%	97.7%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	1.1%	0	0.0%	0.3%	N/A
Moderate	0	0.0%	4.3%	0	0.0%	0.9%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	15.2%	0	0.0%	5.8%	N/A
Unknown	4	100.0%	79.3%	564	100.0%	93.0%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>564</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	39	12.9%	11.1%	2,634	9.6%	6.0%	19.1%
Moderate	74	24.4%	22.3%	5,606	20.5%	16.8%	17.6%
Middle	76	25.1%	22.8%	6,430	23.6%	21.8%	21.9%
Upper	95	31.4%	28.1%	10,566	38.7%	37.3%	41.3%
Unknown	19	6.3%	15.7%	2,061	7.6%	18.1%	0.0%
<b>TOTAL</b>	<b>303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	77	19.8%	48.6%	\$14,088	25.3%	32.1%	88.7%
	Over \$1 Million/ Unknown	312	80.2%	51.4%	\$41,651	74.7%	67.9%	11.3%
	<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	263	67.6%	91.8%	\$9,093	16.3%	33.5%	
	\$100,001–\$250,000	60	15.4%	4.2%	\$10,787	19.4%	17.3%	
	\$250,001–\$1 Million	66	17.0%	4.0%	\$35,859	64.3%	49.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	48	62.3%		\$2,355	16.7%		
	\$100,001–\$250,000	13	16.9%		\$2,493	17.7%		
	\$250,001–\$1 Million	16	20.8%		\$9,240	65.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>		<b>\$14,088</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	73	49.0%	51.6%	\$11,649	30.2%	31.8%	88.7%
	Over \$1 Million/ Unknown	76	51.0%	48.4%	\$26,943	69.8%	68.2%	11.3%
	<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	58	38.9%	93.4%	\$3,103	8.0%	37.5%	
	\$100,001–\$250,000	45	30.2%	3.5%	\$8,637	22.4%	16.7%	
	\$250,001–\$1 Million	46	30.9%	3.1%	\$26,852	69.6%	45.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	44	60.3%		\$2,314	19.9%		
	\$100,001–\$250,000	18	24.7%		\$3,094	26.6%		
	\$250,001–\$1 Million	11	15.1%		\$6,241	53.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>		<b>\$11,649</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	155	49.2%	57.4%	\$24,397	75.5%	75.9%	98.7%
	Over \$1 Million/ Unknown	160	50.8%	42.6%	\$7,935	24.5%	24.1%	1.3%
	<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	218	69.2%	79.9%	\$6,763	20.9%	26.9%	
	\$100,001–\$250,000	56	17.8%	12.3%	\$10,017	31.0%	31.2%	
	\$250,001–\$500,000	41	13.0%	7.9%	\$15,552	48.1%	41.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	73	47.1%		\$3,736	15.3%		
	\$100,001–\$250,000	51	32.9%		\$9,058	37.1%		
	\$250,001–\$1 Million	31	20.0%		\$11,603	47.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>155</b>	<b>100.0%</b>		<b>\$24,397</b>	<b>100.0%</b>		



Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	135	86.5%	53.0%	\$21,567	81.7%	67.5%	98.8%
	Over \$1 Million/ Unknown	21	13.5%	47.0%	\$4,831	18.3%	32.5%	1.2%
	<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	74	47.4%	74.6%	\$4,335	16.4%	23.3%	
	\$100,001–\$250,000	43	27.6%	15.2%	\$7,692	29.1%	32.0%	
	\$250,001–\$500,000	39	25.0%	10.2%	\$14,371	54.4%	44.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	67	49.6%		\$3,934	18.2%		
	\$100,001–\$250,000	38	28.1%		\$6,592	30.6%		
	\$250,001–\$1 Million	30	22.2%		\$11,041	51.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>135</b>	<b>100.0%</b>		<b>\$21,567</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.3%
Moderate	21	13.4%	9.6%	1,544	8.7%	5.3%	9.5%
Middle	103	65.6%	70.3%	10,983	62.0%	68.2%	72.8%
Upper	33	21.0%	19.6%	5,186	29.3%	26.2%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.1%	0	0.0%	0.1%	0.3%
Moderate	11	7.7%	4.9%	1,060	5.6%	3.5%	9.5%
Middle	82	57.7%	69.7%	9,246	49.1%	66.5%	72.8%
Upper	49	34.5%	25.2%	8,538	45.3%	29.9%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,844</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
Moderate	0	0.0%	4.9%	0	0.0%	2.7%	9.5%
Middle	2	100.0%	76.0%	72	100.0%	70.7%	72.8%
Upper	0	0.0%	18.8%	0	0.0%	26.4%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
Moderate	7	12.1%	6.1%	136	4.5%	2.4%	9.5%
Middle	34	58.6%	66.9%	1,326	43.7%	58.7%	72.8%
Upper	17	29.3%	27.0%	1,570	51.8%	38.9%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,032</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
Moderate	0	0.0%	7.7%	0	0.0%	4.3%	9.5%
Middle	2	66.7%	70.3%	52	54.7%	67.6%	72.8%
Upper	1	33.3%	22.1%	43	45.3%	28.1%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.3%
Moderate	0	0.0%	19.8%	0	0.0%	7.3%	9.5%
Middle	0	0.0%	68.8%	0	0.0%	78.6%	72.8%
Upper	0	0.0%	11.0%	0	0.0%	13.8%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.8%	0	0.0%	0.4%	2.2%
Moderate	0	0.0%	8.3%	0	0.0%	5.8%	15.2%
Middle	2	66.7%	80.0%	389	59.4%	70.3%	65.0%
Upper	1	33.3%	10.0%	266	40.6%	15.8%	14.5%
Unknown	0	0.0%	0.8%	0	0.0%	7.8%	3.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>655</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
Moderate	39	10.7%	7.4%	2,740	6.8%	4.5%	9.5%
Middle	225	61.6%	70.1%	22,068	54.6%	67.6%	72.8%
Upper	101	27.7%	22.1%	15,603	38.6%	27.5%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.1%
<b>TOTAL</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.3%	0	0.0%	0.1%	0.5%
Moderate	17	12.1%	10.3%	1,344	7.8%	7.3%	8.6%
Middle	107	75.9%	71.1%	13,525	78.7%	68.5%	71.9%
Upper	17	12.1%	18.3%	2,326	13.5%	24.1%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.5%
Moderate	8	10.8%	6.4%	444	7.4%	4.4%	8.6%
Middle	51	68.9%	72.3%	3,792	63.5%	69.4%	71.9%
Upper	15	20.3%	21.0%	1,735	29.1%	26.1%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	1	20.0%	6.1%	100	46.5%	5.1%	8.6%
Middle	3	60.0%	69.8%	105	48.8%	66.7%	71.9%
Upper	1	20.0%	24.1%	10	4.7%	28.2%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.2%	0	0.0%	0.7%	0.5%
Moderate	3	4.0%	5.8%	51	1.6%	3.5%	8.6%
Middle	48	64.0%	65.4%	1,802	56.7%	66.5%	71.9%
Upper	24	32.0%	27.7%	1,323	41.7%	29.3%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	0	0.0%	5.3%	0	0.0%	4.3%	8.6%
Middle	3	75.0%	71.2%	102	58.0%	63.8%	71.9%
Upper	1	25.0%	23.5%	74	42.0%	31.8%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.0%	0	0.0%	0.5%	0.5%
Moderate	0	0.0%	13.4%	0	0.0%	9.4%	8.6%
Middle	0	0.0%	70.1%	0	0.0%	67.6%	71.9%
Upper	0	0.0%	15.5%	0	0.0%	22.5%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%
Moderate	1	25.0%	23.9%	14	2.5%	36.6%	23.2%
Middle	3	75.0%	60.9%	550	97.5%	45.0%	59.6%
Upper	0	0.0%	15.2%	0	0.0%	18.3%	15.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>564</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.3%	0	0.0%	0.1%	0.5%
Moderate	30	9.9%	9.0%	1,953	7.2%	7.5%	8.6%
Middle	215	71.0%	71.2%	19,876	72.8%	67.8%	71.9%
Upper	58	19.1%	19.5%	5,468	20.0%	24.6%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.6%	\$0	0.0%	1.1%	2.0%
Moderate	50	12.9%	10.9%	\$6,396	11.5%	9.8%	13.6%
Middle	264	67.9%	67.8%	\$38,651	69.3%	69.8%	68.6%
Upper	75	19.3%	18.4%	\$10,692	19.2%	18.6%	15.7%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.7%	0.2%
<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.7%	0.9%	\$131	0.3%	0.8%	1.5%
Moderate	12	8.1%	11.9%	\$3,151	8.2%	12.6%	14.3%
Middle	108	72.5%	66.5%	\$28,435	73.7%	66.9%	67.4%
Upper	28	18.8%	18.9%	\$6,875	17.8%	19.1%	16.8%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.6%	0.0%
<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
Moderate	4	1.3%	1.6%	\$146	0.5%	1.1%	2.9%
Middle	282	89.5%	80.8%	\$29,086	90.0%	81.2%	80.8%
Upper	29	9.2%	17.3%	\$3,100	9.6%	17.6%	16.2%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	1.6%	\$0	0.0%	0.8%	1.7%
Middle	118	75.6%	79.9%	\$20,332	77.0%	81.1%	77.4%
Upper	38	24.4%	17.8%	\$6,066	23.0%	17.9%	20.9%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ROCKFORD MSA ASSESSMENT AREA**

<b>Distribution of 2021 Home Mortgage Lending by Borrower Income Level</b>							
<b>Census Tract Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	42	26.4%	12.7%	2,250	12.6%	7.7%	21.9%
Moderate	43	27.0%	22.2%	4,460	25.1%	18.7%	17.0%
Middle	36	22.6%	20.6%	4,019	22.6%	21.5%	20.4%
Upper	30	18.9%	22.1%	5,571	31.3%	31.1%	40.7%
Unknown	8	5.0%	22.5%	1,499	8.4%	21.1%	0.0%
<b>TOTAL</b>	<b>159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	15	7.4%	7.6%	988	5.0%	4.6%	21.9%
Moderate	43	21.2%	18.2%	3,040	15.4%	13.7%	17.0%
Middle	45	22.2%	25.1%	4,037	20.4%	22.7%	20.4%
Upper	86	42.4%	35.0%	10,327	52.2%	43.3%	40.7%
Unknown	14	6.9%	14.1%	1,406	7.1%	15.7%	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.2%	0	0.0%	6.3%	21.9%
Moderate	1	100.0%	18.5%	15	100.0%	14.9%	17.0%
Middle	0	0.0%	23.1%	0	0.0%	22.2%	20.4%
Upper	0	0.0%	45.4%	0	0.0%	51.0%	40.7%
Unknown	0	0.0%	3.8%	0	0.0%	5.6%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	8	10.4%	14.4%	168	5.6%	8.1%	21.9%
Moderate	12	15.6%	17.0%	396	13.2%	14.8%	17.0%
Middle	17	22.1%	21.3%	546	18.1%	18.5%	20.4%
Upper	34	44.2%	41.0%	1,668	55.4%	53.1%	40.7%
Unknown	6	7.8%	6.4%	233	7.7%	5.5%	0.0%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,011</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	25.0%	7.1%	25	5.1%	4.5%	21.9%
Moderate	1	25.0%	15.0%	100	20.2%	13.3%	17.0%
Middle	1	25.0%	25.7%	50	10.1%	18.0%	20.4%
Upper	1	25.0%	46.9%	320	64.6%	57.6%	40.7%
Unknown	0	0.0%	5.3%	0	0.0%	6.7%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.4%	0	0.0%	0.5%	21.9%
Moderate	0	0.0%	0.4%	0	0.0%	0.3%	17.0%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.4%	0	0.0%	0.8%	40.7%
Unknown	0	0.0%	98.8%	0	0.0%	98.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.1%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	6.9%	0	0.0%	2.7%	N/A
Unknown	4	100.0%	92.0%	2,197	100.0%	97.2%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	66	14.7%	10.0%	3,431	7.9%	5.9%	21.9%
Moderate	100	22.3%	19.7%	8,011	18.5%	15.3%	17.0%
Middle	99	22.1%	22.2%	8,652	20.0%	20.6%	20.4%
Upper	151	33.7%	28.3%	17,886	41.3%	34.8%	40.7%
Unknown	32	7.1%	19.7%	5,335	12.3%	23.3%	0.0%
<b>TOTAL</b>	<b>448</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43,315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	28	25.5%	13.2%	2,106	15.6%	8.0%	21.8%
Moderate	31	28.2%	23.3%	2,852	21.1%	19.7%	17.2%
Middle	23	20.9%	20.7%	3,148	23.3%	21.8%	19.5%
Upper	22	20.0%	23.0%	4,241	31.4%	31.5%	41.5%
Unknown	6	5.5%	19.8%	1,139	8.4%	19.0%	0.0%
<b>TOTAL</b>	<b>110</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	14	10.1%	12.3%	764	7.6%	7.8%	21.8%
Moderate	29	21.0%	24.0%	1,451	14.4%	20.0%	17.2%
Middle	38	27.5%	25.6%	2,562	25.4%	25.4%	19.5%
Upper	52	37.7%	28.3%	4,811	47.8%	33.1%	41.5%
Unknown	5	3.6%	9.9%	486	4.8%	13.7%	0.0%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	2	22.2%	10.2%	28	7.9%	8.3%	21.8%
Moderate	1	11.1%	18.1%	53	14.9%	16.4%	17.2%
Middle	1	11.1%	29.2%	30	8.4%	24.9%	19.5%
Upper	5	55.6%	37.9%	245	68.8%	44.8%	41.5%
Unknown	0	0.0%	4.6%	0	0.0%	5.5%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	6	5.9%	7.9%	198	4.3%	6.6%	21.8%
Moderate	19	18.6%	19.2%	593	13.0%	15.0%	17.2%
Middle	26	25.5%	28.4%	1,151	25.3%	24.6%	19.5%
Upper	47	46.1%	40.9%	2,447	53.7%	50.8%	41.5%
Unknown	4	3.9%	3.6%	169	3.7%	2.9%	0.0%
<b>TOTAL</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	2	22.2%	9.6%	110	26.0%	9.9%	21.8%
Moderate	4	44.4%	21.7%	269	63.6%	22.4%	17.2%
Middle	2	22.2%	30.6%	29	6.9%	21.8%	19.5%
Upper	1	11.1%	34.4%	15	3.5%	42.0%	41.5%
Unknown	0	0.0%	3.8%	0	0.0%	4.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.1%	0	0.0%	0.6%	21.8%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.5%
Unknown	0	0.0%	98.9%	0	0.0%	99.4%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	2.0%	0	0.0%	2.1%	N/A
Unknown	9	100.0%	98.0%	6,680	100.0%	97.9%	N/A
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,680</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	52	13.8%	12.3%	3,206	9.0%	7.1%	21.8%
Moderate	84	22.3%	22.5%	5,218	14.7%	17.5%	17.2%
Middle	90	23.9%	22.4%	6,920	19.5%	20.3%	19.5%
Upper	127	33.7%	25.6%	11,759	33.1%	29.2%	41.5%
Unknown	24	6.4%	17.2%	8,474	23.8%	25.9%	0.0%
<b>TOTAL</b>	<b>377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,577</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	91	21.2%	44.0%	\$12,880	24.7%	23.5%	89.4%
	Over \$1 Million/ Unknown	339	78.8%	56.0%	\$39,300	75.3%	76.5%	10.6%
	<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	306	71.2%	87.6%	\$10,852	20.8%	25.1%	
	\$100,001–\$250,000	63	14.7%	6.5%	\$11,342	21.7%	18.7%	
	\$250,001–\$1 Million	61	14.2%	5.9%	\$29,986	57.5%	56.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	61	67.0%		\$3,301	25.6%		
	\$100,001–\$250,000	17	18.7%		\$3,133	24.3%		
	\$250,001–\$1 Million	13	14.3%		\$6,446	50.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>		<b>\$12,880</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	77	53.5%	52.8%	\$10,983	39.3%	29.7%	89.6%
	Over \$1 Million/ Unknown	67	46.5%	47.2%	\$16,963	60.7%	70.3%	10.4%
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	75	52.1%	92.7%	\$4,471	16.0%	31.6%	
	\$100,001–\$250,000	30	20.8%	3.8%	\$5,415	19.4%	16.4%	
	\$250,001–\$1 Million	39	27.1%	3.5%	\$18,060	64.6%	52.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	47	61.0%		\$2,487	22.6%		
	\$100,001–\$250,000	16	20.8%		\$2,528	23.0%		
	\$250,001–\$1 Million	14	18.2%		\$5,968	54.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>		<b>\$10,983</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	38	45.8%	47.6%	\$5,813	77.1%	68.8%	98.3%
	Over \$1 Million/ Unknown	45	54.2%	52.4%	\$1,723	22.9%	31.2%	1.7%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	61	73.5%	77.1%	\$1,975	26.2%	25.4%	
	\$100,001–\$250,000	14	16.9%	14.7%	\$2,437	32.3%	32.9%	
	\$250,001–\$500,000	8	9.6%	8.2%	\$3,124	41.5%	41.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	20	52.6%		\$1,030	17.7%		
	\$100,001–\$250,000	10	26.3%		\$1,659	28.5%		
	\$250,001–\$1 Million	8	21.1%		\$3,124	53.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>		<b>\$5,813</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	49	83.1%	59.9%	\$7,332	76.6%	69.0%	98.3%
	Over \$1 Million/ Unknown	10	16.9%	40.1%	\$2,244	23.4%	31.0%	1.7%
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	29	49.2%	75.3%	\$1,348	14.1%	22.2%	
	\$100,001–\$250,000	15	25.4%	13.0%	\$2,629	27.5%	26.1%	
	\$250,001–\$500,000	15	25.4%	11.7%	\$5,599	58.5%	51.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	26	53.1%		\$1,238	16.9%		
	\$100,001–\$250,000	13	26.5%		\$2,319	31.6%		
	\$250,001–\$1 Million	10	20.4%		\$3,775	51.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>		<b>\$7,332</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	11	6.9%	3.2%	440	2.5%	1.5%	5.1%
Moderate	29	18.2%	15.8%	2,043	11.5%	10.5%	15.9%
Middle	63	39.6%	37.7%	5,873	33.0%	34.4%	33.5%
Upper	56	35.2%	43.2%	9,443	53.1%	53.5%	45.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	0.5%	1.1%	96	0.5%	0.6%	5.1%
Moderate	18	8.9%	8.9%	1,222	6.2%	5.8%	15.9%
Middle	62	30.5%	32.8%	6,051	30.6%	29.6%	33.5%
Upper	122	60.1%	57.2%	12,429	62.8%	64.0%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.2%	0	0.0%	1.6%	5.1%
Moderate	0	0.0%	11.8%	0	0.0%	13.4%	15.9%
Middle	0	0.0%	25.2%	0	0.0%	28.2%	33.5%
Upper	1	100.0%	58.8%	15	100.0%	56.9%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	2.1%	0	0.0%	1.3%	5.1%
Moderate	8	10.4%	12.8%	195	6.5%	10.7%	15.9%
Middle	25	32.5%	27.7%	778	25.8%	25.6%	33.5%
Upper	44	57.1%	57.4%	2,038	67.7%	62.3%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,011</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.8%	0	0.0%	0.8%	5.1%
Moderate	0	0.0%	9.7%	0	0.0%	5.6%	15.9%
Middle	3	75.0%	24.8%	445	89.9%	21.5%	33.5%
Upper	1	25.0%	63.7%	50	10.1%	72.1%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.1%	0	0.0%	2.6%	5.1%
Moderate	0	0.0%	20.4%	0	0.0%	14.6%	15.9%
Middle	0	0.0%	40.4%	0	0.0%	36.4%	33.5%
Upper	0	0.0%	33.1%	0	0.0%	46.3%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	2	50.0%	16.1%	695	31.6%	26.2%	22.0%
Moderate	0	0.0%	25.3%	0	0.0%	24.9%	29.8%
Middle	1	25.0%	33.3%	1,000	45.5%	28.8%	20.2%
Upper	1	25.0%	23.0%	502	22.8%	19.6%	24.4%
Unknown	0	0.0%	2.3%	0	0.0%	0.5%	3.7%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	14	3.1%	2.4%	1,231	2.8%	2.4%	5.1%
Moderate	55	12.3%	12.6%	3,460	8.0%	9.3%	15.9%
Middle	154	34.4%	35.1%	14,147	32.7%	32.0%	33.5%
Upper	225	50.2%	49.9%	24,477	56.5%	56.3%	45.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>448</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43,315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	4.5%	3.1%	271	2.0%	1.5%	3.1%
Moderate	36	32.7%	24.0%	2,904	21.5%	15.7%	21.3%
Middle	36	32.7%	37.9%	4,921	36.5%	35.9%	34.5%
Upper	33	30.0%	34.9%	5,390	40.0%	46.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>110</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	4	2.9%	1.6%	130	1.3%	1.0%	3.1%
Moderate	26	18.8%	16.6%	1,750	17.4%	11.8%	21.3%
Middle	48	34.8%	36.8%	2,999	29.8%	33.1%	34.5%
Upper	60	43.5%	45.0%	5,195	51.6%	54.1%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.3%	0	0.0%	1.1%	3.1%
Moderate	2	22.2%	13.5%	66	18.5%	11.2%	21.3%
Middle	4	44.4%	42.9%	135	37.9%	40.8%	34.5%
Upper	3	33.3%	42.0%	155	43.5%	46.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	1	1.0%	1.0%	8	0.2%	0.5%	3.1%
Moderate	12	11.8%	13.6%	518	11.4%	11.6%	21.3%
Middle	33	32.4%	33.5%	1,091	23.9%	27.2%	34.5%
Upper	56	54.9%	51.7%	2,941	64.5%	60.6%	40.9%
Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.5%	0	0.0%	1.9%	3.1%
Moderate	2	22.2%	16.6%	115	27.2%	17.2%	21.3%
Middle	5	55.6%	31.2%	130	30.7%	29.4%	34.5%
Upper	2	22.2%	49.7%	178	42.1%	51.6%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.4%	0	0.0%	4.4%	3.1%
Moderate	0	0.0%	21.1%	0	0.0%	15.7%	21.3%
Middle	0	0.0%	44.2%	0	0.0%	46.4%	34.5%
Upper	0	0.0%	26.3%	0	0.0%	33.6%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	3	33.3%	13.3%	404	6.0%	5.9%	7.9%
Moderate	2	22.2%	31.6%	947	14.2%	38.1%	37.7%
Middle	1	11.1%	36.7%	4,182	62.6%	33.1%	33.0%
Upper	3	33.3%	14.3%	1,147	17.2%	20.2%	14.6%
Unknown	0	0.0%	4.1%	0	0.0%	2.7%	6.8%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,680</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	3.4%	2.7%	813	2.3%	1.9%	3.1%
Moderate	80	21.2%	21.1%	6,300	17.7%	17.0%	21.3%
Middle	127	33.7%	37.6%	13,458	37.8%	35.0%	34.5%
Upper	157	41.6%	38.5%	15,006	42.2%	45.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.3%
<b>TOTAL</b>	<b>377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,577</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2022 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	27	6.3%	8.9%	\$4,811	9.2%	10.0%	9.1%
Moderate	64	14.9%	16.1%	\$8,019	15.4%	21.0%	16.4%
Middle	128	29.8%	29.0%	\$12,882	24.7%	24.7%	28.9%
Upper	196	45.6%	43.0%	\$22,425	43.0%	38.9%	43.3%
Unknown	15	3.5%	3.0%	\$4,043	7.7%	5.3%	2.3%
<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	5	3.5%	4.5%	\$1,168	4.2%	5.4%	4.8%
Moderate	38	26.4%	23.7%	\$9,063	32.4%	32.9%	25.9%
Middle	52	36.1%	29.7%	\$8,563	30.6%	25.7%	31.2%
Upper	45	31.3%	39.6%	\$8,183	29.3%	32.4%	35.3%
Unknown	4	2.8%	2.6%	\$969	3.5%	3.6%	2.9%
<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	2	2.4%	2.4%	\$126	1.7%	1.1%	5.0%
Middle	24	28.9%	40.0%	\$2,497	33.1%	43.6%	31.7%
Upper	57	68.7%	57.6%	\$4,913	65.2%	55.3%	62.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	3	5.1%	5.6%	\$195	2.0%	2.8%	5.5%
Middle	0	0.0%	6.8%	\$0	0.0%	1.4%	7.6%
Upper	56	94.9%	87.0%	\$9,381	98.0%	95.7%	86.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**CHAMPAIGN MSA ASSESSMENT AREA**

<b>Distribution of 2021 Home Mortgage Lending by Borrower Income Level</b>							
<b>Census Tract Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	12	18.5%	11.7%	1,477	12.8%	6.4%	21.9%
Moderate	28	43.1%	21.6%	4,756	41.3%	16.4%	16.6%
Middle	14	21.5%	19.7%	2,648	23.0%	19.7%	20.7%
Upper	10	15.4%	31.2%	2,391	20.8%	43.7%	40.9%
Unknown	1	1.5%	15.8%	248	2.2%	13.8%	0.0%
<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	17.5%	7.0%	922	10.8%	3.6%	21.9%
Moderate	16	28.1%	18.9%	2,316	27.2%	13.4%	16.6%
Middle	14	24.6%	23.0%	2,533	29.8%	20.0%	20.7%
Upper	13	22.8%	38.6%	2,412	28.3%	49.3%	40.9%
Unknown	4	7.0%	12.6%	329	3.9%	13.7%	0.0%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,512</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	12.5%	0	0.0%	10.8%	21.9%
Moderate	0	0.0%	11.1%	0	0.0%	10.9%	16.6%
Middle	0	0.0%	20.8%	0	0.0%	20.2%	20.7%
Upper	0	0.0%	40.3%	0	0.0%	34.6%	40.9%
Unknown	0	0.0%	15.3%	0	0.0%	23.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	9.6%	0	0.0%	6.5%	21.9%
Moderate	1	20.0%	20.9%	13	9.1%	13.3%	16.6%
Middle	1	20.0%	20.9%	10	7.0%	15.1%	20.7%
Upper	3	60.0%	44.3%	120	83.9%	63.1%	40.9%
Unknown	0	0.0%	4.3%	0	0.0%	2.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	19.3%	0	0.0%	11.4%	21.9%
Moderate	0	0.0%	15.8%	0	0.0%	14.9%	16.6%
Middle	0	0.0%	19.3%	0	0.0%	21.6%	20.7%
Upper	0	0.0%	42.1%	0	0.0%	49.6%	40.9%
Unknown	0	0.0%	3.5%	0	0.0%	2.5%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.4%	0	0.0%	0.9%	21.9%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.9%
Unknown	0	0.0%	98.6%	0	0.0%	99.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Upper	0	0.0%	1.6%	0	0.0%	0.4%	N/A
Unknown	4	100.0%	97.7%	27,214	100.0%	99.6%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,214</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	22	16.8%	9.2%	2,399	5.1%	3.8%	21.9%
Moderate	45	34.4%	19.6%	7,085	15.0%	11.1%	16.6%
Middle	29	22.1%	20.8%	5,191	11.0%	14.8%	20.7%
Upper	26	19.8%	34.3%	4,923	10.4%	34.7%	40.9%
Unknown	9	6.9%	16.1%	27,791	58.6%	35.5%	0.0%
<b>TOTAL</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data            2011–2015 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	17	19.5%	11.6%	1,487	9.8%	6.0%	22.7%
Moderate	29	33.3%	22.5%	4,444	29.3%	16.8%	16.8%
Middle	23	26.4%	19.7%	4,157	27.4%	20.4%	20.3%
Upper	18	20.7%	28.1%	5,057	33.4%	41.1%	40.2%
Unknown	0	0.0%	18.1%	0	0.0%	15.7%	0.0%
<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	33.3%	13.2%	134	26.4%	7.1%	22.7%
Moderate	1	16.7%	19.1%	83	16.4%	14.3%	16.8%
Middle	1	16.7%	20.4%	60	11.8%	18.9%	20.3%
Upper	1	16.7%	29.7%	180	35.5%	38.1%	40.2%
Unknown	1	16.7%	17.5%	50	9.9%	21.6%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.5%	0	0.0%	2.5%	22.7%
Moderate	0	0.0%	16.4%	0	0.0%	12.3%	16.8%
Middle	0	0.0%	25.8%	0	0.0%	23.4%	20.3%
Upper	0	0.0%	44.5%	0	0.0%	40.7%	40.2%
Unknown	0	0.0%	7.8%	0	0.0%	21.2%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	5.3%	0	0.0%	2.7%	22.7%
Moderate	0	0.0%	24.0%	0	0.0%	16.7%	16.8%
Middle	3	60.0%	26.7%	116	57.7%	30.8%	20.3%
Upper	2	40.0%	37.3%	85	42.3%	44.5%	40.2%
Unknown	0	0.0%	6.7%	0	0.0%	5.3%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	11.8%	0	0.0%	6.1%	22.7%
Moderate	0	0.0%	23.5%	0	0.0%	17.8%	16.8%
Middle	1	50.0%	26.5%	55	45.8%	33.0%	20.3%
Upper	1	50.0%	29.4%	65	54.2%	33.8%	40.2%
Unknown	0	0.0%	8.8%	0	0.0%	9.4%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.2%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							
Low	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	1.6%	0	0.0%	0.2%	N/A
Unknown	0	0.0%	97.7%	0	0.0%	99.8%	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	19	19.0%	11.2%	1,621	10.1%	4.1%	22.7%
Moderate	30	30.0%	20.9%	4,527	28.3%	10.7%	16.8%
Middle	28	28.0%	19.7%	4,388	27.5%	13.5%	20.3%
Upper	22	22.0%	28.3%	5,387	33.7%	26.9%	40.2%
Unknown	1	1.0%	19.8%	50	0.3%	44.8%	0.0%
<b>TOTAL</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,973</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data            2016–2020 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	7	21.2%	45.6%	\$1,154	25.8%	29.4%	91.1%
	Over \$1 Million/ Unknown	26	78.8%	54.4%	\$3,325	74.2%	70.6%	8.9%
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	25	75.8%	89.7%	\$1,351	30.2%	29.5%	
	\$100,001–\$250,000	4	12.1%	5.7%	\$842	18.8%	20.5%	
	\$250,001–\$1 Million	4	12.1%	4.7%	\$2,286	51.0%	50.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	57.1%		\$282	24.4%		
	\$100,001–\$250,000	2	28.6%		\$372	32.2%		
	\$250,001–\$1 Million	1	14.3%		\$500	43.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$1,154</b>	<b>100.0%</b>		



Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	30.8%	52.8%	\$500	15.6%	33.9%	91.3%
	Over \$1 Million/ Unknown	9	69.2%	47.2%	\$2,702	84.4%	66.1%	8.7%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	4	30.8%	92.9%	\$274	8.6%	35.5%	
	\$100,001–\$250,000	5	38.5%	3.8%	\$728	22.7%	17.5%	
	\$250,001–\$1 Million	4	30.8%	3.3%	\$2,200	68.7%	47.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	50.0%		\$100	20.0%		
	\$100,001–\$250,000	2	50.0%		\$400	80.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>		<b>\$500</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	51.0%	\$0	0.0%	64.6%	98.4%
	Over \$1 Million/ Unknown	2	100.0%	49.0%	\$288	100.0%	35.4%	1.6%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	50.0%	80.6%	\$24	8.3%	22.2%	
	\$100,001–\$250,000	0	0.0%	10.2%	\$0	0.0%	25.2%	
	\$250,001–\$500,000	1	50.0%	9.2%	\$264	91.7%	52.6%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>\$0</b>	<b>0.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	48.4%	\$0	0.0%	76.4%	98.7%
	Over \$1 Million/ Unknown	0	0.0%	51.6%	\$0	0.0%	23.6%	1.3%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	0	0.0%	77.8%	\$0	0.0%	24.3%	
	\$100,001–\$250,000	0	0.0%	12.7%	\$0	0.0%	29.1%	
	\$250,001–\$500,000	0	0.0%	9.5%	\$0	0.0%	46.6%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>\$0</b>	<b>0.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	7.7%	4.5%	649	5.6%	2.1%	4.9%
Moderate	8	12.3%	10.2%	1,263	11.0%	6.6%	10.8%
Middle	44	67.7%	58.6%	7,859	68.2%	56.9%	58.1%
Upper	8	12.3%	26.6%	1,749	15.2%	34.4%	26.1%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	3.5%	1.9%	85	1.0%	1.0%	4.9%
Moderate	3	5.3%	8.2%	210	2.5%	5.4%	10.8%
Middle	38	66.7%	58.8%	5,863	68.9%	56.5%	58.1%
Upper	14	24.6%	31.1%	2,354	27.7%	37.0%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,512</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.6%	0	0.0%	5.1%	4.9%
Moderate	0	0.0%	9.7%	0	0.0%	5.4%	10.8%
Middle	0	0.0%	55.6%	0	0.0%	59.6%	58.1%
Upper	0	0.0%	27.8%	0	0.0%	29.0%	26.1%
Unknown	0	0.0%	1.4%	0	0.0%	0.9%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.7%	0	0.0%	0.5%	4.9%
Moderate	0	0.0%	9.6%	0	0.0%	6.9%	10.8%
Middle	4	80.0%	60.0%	133	93.0%	51.0%	58.1%
Upper	1	20.0%	28.7%	10	7.0%	41.6%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	4.9%
Moderate	0	0.0%	7.0%	0	0.0%	5.9%	10.8%
Middle	0	0.0%	56.1%	0	0.0%	50.3%	58.1%
Upper	0	0.0%	36.8%	0	0.0%	43.9%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.3%	0	0.0%	5.0%	4.9%
Moderate	0	0.0%	22.2%	0	0.0%	19.5%	10.8%
Middle	0	0.0%	59.7%	0	0.0%	61.7%	58.1%
Upper	0	0.0%	9.7%	0	0.0%	13.9%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	2	50.0%	32.6%	16,364	60.1%	60.5%	29.1%
Moderate	2	50.0%	13.2%	10,850	39.9%	10.8%	22.9%
Middle	0	0.0%	39.5%	0	0.0%	13.6%	29.4%
Upper	0	0.0%	7.8%	0	0.0%	7.0%	12.8%
Unknown	0	0.0%	7.0%	0	0.0%	8.1%	5.8%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,214</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	9	6.9%	3.7%	17,098	36.1%	16.4%	4.9%
Moderate	13	9.9%	9.4%	12,323	26.0%	7.3%	10.8%
Middle	86	65.6%	58.4%	13,855	29.2%	45.9%	58.1%
Upper	23	17.6%	28.4%	4,113	8.7%	28.4%	26.1%
Unknown	0	0.0%	0.2%	0	0.0%	2.1%	0.1%
<b>TOTAL</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Source: 2021 FFIEC Census Data							
2011–2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	4	4.6%	4.6%	383	2.5%	2.2%	4.4%
Moderate	30	34.5%	24.1%	3,601	23.8%	15.1%	21.1%
Middle	27	31.0%	30.8%	4,021	26.6%	28.6%	34.2%
Upper	26	29.9%	39.8%	7,140	47.1%	53.5%	39.7%
Unknown	0	0.0%	0.6%	0	0.0%	0.6%	0.6%
<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	16.7%	4.7%	94	18.5%	3.5%	4.4%
Moderate	3	50.0%	20.4%	173	34.1%	12.7%	21.1%
Middle	2	33.3%	29.3%	240	47.3%	26.2%	34.2%
Upper	0	0.0%	44.5%	0	0.0%	56.0%	39.7%
Unknown	0	0.0%	1.2%	0	0.0%	1.7%	0.6%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	3.1%	0	0.0%	17.7%	4.4%
Moderate	0	0.0%	9.4%	0	0.0%	6.7%	21.1%
Middle	0	0.0%	34.4%	0	0.0%	24.0%	34.2%
Upper	0	0.0%	52.3%	0	0.0%	51.4%	39.7%
Unknown	0	0.0%	0.8%	0	0.0%	0.3%	0.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	2.0%	0	0.0%	2.7%	4.4%
Moderate	1	20.0%	10.0%	25	12.4%	6.2%	21.1%
Middle	0	0.0%	36.7%	0	0.0%	29.5%	34.2%
Upper	4	80.0%	50.7%	176	87.6%	59.9%	39.7%
Unknown	0	0.0%	0.7%	0	0.0%	1.7%	0.6%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.5%	0	0.0%	0.1%	4.4%
Moderate	0	0.0%	16.2%	0	0.0%	13.0%	21.1%
Middle	0	0.0%	42.6%	0	0.0%	40.8%	34.2%
Upper	2	100.0%	39.7%	120	100.0%	46.1%	39.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.4%	0	0.0%	3.2%	4.4%
Moderate	0	0.0%	29.6%	0	0.0%	17.0%	21.1%
Middle	0	0.0%	44.4%	0	0.0%	46.3%	34.2%
Upper	0	0.0%	14.8%	0	0.0%	32.5%	39.7%
Unknown	0	0.0%	3.7%	0	0.0%	1.1%	0.6%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	17.2%	0	0.0%	28.6%	28.0%
Moderate	0	0.0%	13.3%	0	0.0%	6.6%	16.9%
Middle	0	0.0%	27.3%	0	0.0%	25.0%	19.8%
Upper	0	0.0%	30.5%	0	0.0%	32.4%	22.1%
Unknown	0	0.0%	11.7%	0	0.0%	7.4%	13.2%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	5.0%	4.8%	477	3.0%	11.4%	4.4%
Moderate	34	34.0%	22.1%	3,799	23.8%	11.8%	21.1%
Middle	29	29.0%	30.9%	4,261	26.7%	27.1%	34.2%
Upper	32	32.0%	41.1%	7,436	46.6%	46.7%	39.7%
Unknown	0	0.0%	1.1%	0	0.0%	3.0%	0.6%
<b>TOTAL</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,973</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	6.1%	10.6%	\$1,386	30.9%	13.8%	10.4%
Moderate	4	12.1%	15.0%	\$764	17.1%	14.1%	16.7%
Middle	10	30.3%	45.7%	\$1,028	23.0%	40.0%	42.5%
Upper	17	51.5%	27.4%	\$1,301	29.0%	31.1%	28.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.0%	1.5%
<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	10.2%	\$0	0.0%	13.8%	11.2%
Moderate	2	15.4%	17.8%	\$650	20.3%	17.7%	18.2%
Middle	1	7.7%	28.0%	\$150	4.7%	28.9%	29.6%
Upper	10	76.9%	40.0%	\$2,402	75.0%	36.6%	36.3%
Unknown	0	0.0%	4.0%	\$0	0.0%	3.1%	4.7%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.3%	\$0	0.0%	2.2%	1.1%
Moderate	0	0.0%	3.1%	\$0	0.0%	1.7%	1.6%
Middle	1	50.0%	74.1%	\$24	8.3%	70.7%	78.6%
Upper	1	50.0%	21.8%	\$264	91.7%	25.4%	18.6%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	0	0.0%	5.0%	\$0	0.0%	13.6%	8.8%
Middle	0	0.0%	62.4%	\$0	0.0%	65.6%	60.9%
Upper	0	0.0%	32.1%	\$0	0.0%	20.8%	29.5%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							



## GLOSSARY

**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 metropolitan area/assessment area.

**Assessment area:** One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

**Census tract:** A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on 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 contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, or middle-income individuals and geographies.

**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.

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

**Distressed nonmetropolitan middle-income geography:** A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders who do 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

**Household:** One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**Housing affordability ratio:** Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

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

**Low-income:** Individual 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 metropolitan area/assessment area.

**Median family income:** The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

**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.

**Nonmetropolitan statistical area (nonMSA):** Not part of a metropolitan area. (See metropolitan area.)

**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.

**Performance context:** The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

**Performance criteria:** These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

**Performance evaluation (PE):** A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

**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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Small businesses/small farms:** A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports 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.

**Underserved middle-income geography:** A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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