



## **PUBLIC DISCLOSURE**

May 31, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Federal Savings Bank of Champaign-Urbana  
Charter Number 701611  
1311 S. Neil Street  
Champaign, IL 61820-6558

Office of the Comptroller of the Currency  
Champaign Field Office  
3001 Research Road, Suite E-2  
Champaign, IL 61822

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

**Table of Contents**

Overall CRA Rating..... 1  
Description of Institution..... 2  
Scope of the Evaluation..... 3  
Discriminatory or Other Illegal Credit Practices Review..... 4  
State Rating..... 5  
    State of Illinois..... 5  
Lending Test ..... 8  
Appendix A: Scope of Examination..... A-1  
Appendix B: Summary of MMSA and State Ratings..... B-1  
Appendix C: Definitions and Common Abbreviations..... C-1  
Appendix D: Tables of Performance Data..... D-1

## **Overall CRA Rating**

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

### **The lending test is rated: Satisfactory**

The Lending Test is based on First Federal Savings Bank of Champaign-Urbana's (First Federal or bank) performance in the State of Illinois. The major factors that support this rating include:

- First Federal's distribution of loans to individuals of different incomes within the assessment area (AA) is reasonable.
- First Federal's distribution of loans across geographies of different income levels within the AA is excellent.
- First Federal originated or purchased a substantial majority of loans within the AA.
- First Federal's loan-to-deposit (LTD) ratio is reasonable.
- First Federal did not receive any complaints regarding its CRA performance during the evaluation period.

### **Loan-to-Deposit Ratio**

Considering First Federal's size, financial condition, and credit needs of the AA, its LTD ratio is reasonable. During the 17-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 58.4 percent and ranged from a low of 42.1 percent to a high of 69.5 percent.

We compared First Federal's average quarterly LTD ratio to five similarly situated federal and state chartered banks based on a combination of size, location, and lending opportunities. The banks ranged in asset size from \$144 million to \$264 million and were headquartered in and around the AA. The combined average quarterly LTD ratio for the similarly situated banks was 75.9 percent during the same period. First Federal had the third lowest LTD ratio in the group.

### **Lending in Assessment Area**

A substantial majority of First Federal's loans are inside its AA. The bank originated or purchased 96.4 percent of its total loans inside its AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	205	97.6	5	2.4	210	28,595	97.4	755	2.6	29,350
2020	410	96.5	15	3.5	425	70,840	96.8	2,375	3.2	73,215
2021	323	95.6	15	4.4	338	54,695	96.2	2,185	3.8	56,880
<b>Total</b>	<b>938</b>	<b>96.4</b>	<b>35</b>	<b>3.6</b>	<b>973</b>	<b>154,130</b>	<b>96.7</b>	<b>5,315</b>	<b>3.3</b>	<b>159,445</b>
<i>Source: Bank Data</i>										

## Description of Institution

First Federal is a \$230 million intrastate financial institution headquartered in Champaign, Illinois, and wholly owned subsidiary of Great American Bancorp, Inc. Its holding company's stock is traded on the Over-the-Counter Bulletin Board (OTCBB) stock exchange under the symbol of "GTPS".

First Federal is a full-service banking institution and operates two banking offices in Champaign and Urbana, Illinois. The bank also owns and operates seven non-deposit-accepting automated teller machines (ATM) within the AA. Based on its office locations, First Federal has one AA comprised of Champaign County. The bank has not opened or closed any branches during the evaluation period.

First Federal offers conventional loan and deposit products, as well Internet, mobile, and telephone banking. The bank owns 100 percent of Park Avenue Service Corporation, which is its only other related organization. Park Avenue Service Corporation does business as GTPS Insurance Agency and offers personal, commercial, life and health, and employee benefits insurance products. The bank operates First Fed Investments and Planning as a separate division to provide brokerage services through LaSalle St. Securities, LLC as the third-party broker-dealer.

As of December 31, 2021, First Federal's loan portfolio totaled \$88 million, or 38.1 percent of its total assets. Tier 1 capital was \$18.4 million. The following table represents the bank's loan portfolio mix:

Loan Portfolio Summary by Loan Product	
Loan Category	% of Outstanding Dollars
Business Loans, including Commercial Real Estate	32.4
Farm Loans, including Farmland	2.0
Home Loans, including Multifamily	63.6
Consumer loans	2.0

*Source: December 31, 2021 Uniform Bank Performance Report (UBPR)*

First Federal's business strategy is to deliver high quality financial services and promote good community relationships. There are no known impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income (LMI) families and neighborhoods. First Federal's deposit market share in the AA, at 2.8 percent, ranks seventh out of twenty-nine banks in the AA. At its previous CRA examination dated February 5, 2018, First Federal received a rating of "Satisfactory" under the small bank CRA evaluation procedures.

# **Scope of the Evaluation**

## **Evaluation Period/Products Evaluated**

We evaluated First Federal's CRA performance using small bank evaluation procedures, which assess the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2019, through December 31, 2021.

Based on both the number and dollar volume of loans originated by the bank, First Federal's primary loan product is home mortgage loans. Home mortgage loans represented 65.9 percent of the number and 78.4 percent of the dollar volume of loans originated by the bank during 2019, 2020, and 2021. To evaluate the bank's lending performance, examiners analyzed all Home Mortgage Disclosure Act (HMDA) data reported by the bank for 2019, 2020, and 2021.

For analysis purposes, we compared First Federal's lending performance to demographic data from the 2015 American Community Survey (ACS) U.S. Census and 2021 Dun and Bradstreet data. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of our review.

## **Data Integrity**

During February 2022, we tested the accuracy of First Federal's 2019, 2020, and 2021 HMDA data and determined that the data was reliable for use in this CRA performance evaluation.

## **Selection of Areas for Full-Scope Review**

First Federal has one AA, and we completed a full-scope review of this AA.

## **Ratings**

First Federal's overall rating is based on a full-scope review of its AA. Within the AA, 39.1 percent of families are designated low- or moderate-income and 17.6 percent of the CTs are designated low- or moderate-income. Therefore, we gave more weight to bank's distribution of loans to borrowers of different income levels in our analysis. It is also appropriate to note that a portion of the low-income CTs in the southern part of Champaign and Urbana are dominated by the University of Illinois campus and student housing, which impacts the availability of owner-occupied housing in those CTs.

## **Discriminatory or Other Illegal Credit Practices Review**

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

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

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

## **State Rating State of Illinois**

**CRA rating for the State of Illinois<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- First Federal’s distribution of loans to individuals of different incomes within the AA is reasonable.
- First Federal’s distribution of loans across geographies of different income levels within the AA is excellent.
- First Federal originated or purchased a substantial majority of loans within the AA.
- First Federal’s loan-to-deposit (LTD) ratio is reasonable.
- First Federal did not receive any complaints regarding its CRA performance during the evaluation period.

### **Description of Institution’s Operations in Illinois**

First Federal’s AA is a single-state AA consisting of 43 census tracts (CTs) encompassing all of Champaign County. The AA is located within a portion of the Champaign-Urbana, IL Metropolitan Statistical Area (MSA) #16580 in east central Illinois. The MSA consists of two counties (Champaign and Piatt), and it would be difficult for the bank to service the entire MSA with only two branches. Champaign County is the fifth largest county in Illinois by square miles and the tenth largest county by population. There are eight low-income CTs, seven moderate-income CTs, seventeen middle-income CTs, nine upper-income CTs, and two undefined CTs in the county and AA. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs.

#### Competition

Competition for deposits in the AA is strong. According to the June 30, 2021 FDIC Deposit Market Share Report, First Federal’s deposits in the AA totaled \$189.8 million. The bank ranked seventh out of twenty-nine deposit-taking institutions in the AA with a market share of 2.8 percent. The largest institutions by deposit market share were Busey Bank (39.0 percent) and JP Morgan Chase Bank (15.5 percent). Both of these banks are significantly larger in asset size than First Federal.

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

**Table A – Demographic Information of the Assessment Area (Champaign County)**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	18.6	16.3	39.5	20.9	4.7
Population by Geography	205,766	14.3	16.8	43.6	20.0	5.4
Housing Units by Geography	88,981	15.1	17.6	46.7	18.7	1.9
Owner-Occupied Units by Geography	43,897	5.5	12.1	57.6	24.7	0.1
Occupied Rental Units by Geography	36,015	25.4	23.1	34.8	12.7	4.0
Vacant Units by Geography	9,069	20.7	22.0	41.6	13.4	2.3
Businesses by Geography	13,446	10.9	18.3	42.0	26.4	2.3
Farms by Geography	715	3.1	6.9	67.0	22.9	0.1
Family Distribution by Income Level	42,424	22.5	16.6	20.4	40.5	0.0
Household Distribution by Income Level	79,912	28.9	14.5	15.2	41.5	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,634	Median Housing Value			\$137,528
			Median Gross Rent			\$838
			Families Below Poverty Level			10.6%

Source: 2015 ACS and 2021 D&B data.

Note: Due to rounding, totals may not equal 100.0%.

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

Population

According to 2015 ACS Census data, the AA’s population is 205,766, with 29,425 (14.3 percent) residing in low-income CTs, 34,569 (16.8 percent) in moderate-income CTs, 89,714 (43.6 percent) in middle-income CTs, 41,153 (20.0 percent) in upper-income CTs, and 11,111 (5.4 percent) in undefined CTs. Of the 42,424 families in the AA, 9,545 (22.5 percent) are low-income, 7,042 (16.6 percent) are moderate-income, 8,655 (20.4 percent) are middle-income, and 17,182 (40.5 percent) are upper income. The median family income is \$70,634.

**Table B – Median Family Income Ranges**

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Champaign-Urbana, IL MSA Median Family Income (16580)</b>				
2019 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
2020 (\$80,200)	<\$40,100	\$40,100 to <\$64,160	\$64,160 to <\$96,240	≥\$96,240
2021 (\$82,600)	<\$41,300	\$41,300 to <\$66,080	\$66,080 to <\$99,120	≥\$99,120

Source: FFIEC

Of the families in the AA, 10.6 percent live below the poverty level. Of the families residing in the low-income CTs, 36.4 percent live below the poverty level, and of the families residing in the moderate-income CTs, 17.7 percent live below the poverty level. Low-income geographies account for 18.6 percent of the CTs in the AA, and moderate-income geographies account for 16.3% of the CTs in the AA.



## Employment and Economic Factors

According to the Bureau of Labor Statistics (BLS), unemployment rates in the AA were improving until the COVID-19 pandemic began in March 2020. After peaking in April 2020, unemployment rates for the AA have improved and are better than state and national averages. In December 2021, the state and national unemployment rates were 6.1 percent and 3.9 percent, respectively.

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Champaign County	3.6%	6.6%	4.8%	10.8%
State of Illinois	4.0%	9.2%	6.1%	17.2%
National	3.6%	6.7%	3.9%	14.7%

*Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year. Peak is as of April 30, 2020, for state and national and June 30, 2020, for county.*

According to Moody's Analytics, Champaign and Urbana's economy is exhibiting some fatigue, but still doing better than the state and nation overall. The near-complete jobs recovery is slowing. Employment, supported by education and government entities, was fairly well preserved through the pandemic, but job growth is not as strong as originally expected. Healthcare employment remains well above pre-pandemic levels. A sharp decline in homebuilding is accelerating a rise in housing prices, in contrast with the rest of the state and nation. While crop prices are strong, exceptionally high production costs, combined with reduced government aid payments, will negatively impact farm income.

Primary industries in the AA include government, education, healthcare, food service, retail, manufacturing, and agriculture. The largest employers include the University of Illinois (13,971), Carle Foundation Hospital (6,921), Kraft Foods, Inc (1,300), Parkland College (1,200), OSF Healthcare (1,200), and the local school districts and government offices. Based on the 2015 ACS Census data and 2021 Dun and Bradstreet data, there are 13,446 business in the AA. Of these businesses, 1,472 (11.0 percent) are in low-income CTs, 2,463 (18.3 percent) are in moderate-income CTs, 5,650 (42.0 percent) are in middle-income CTs, 3,546 (26.4 percent) are in upper-income CTs, and 315 (2.3 percent) are in undefined CTs.

## Housing

According to the 2015 ACS Census, there are 88,981 housing units in the AA. Of those, 43,897 (49.3 percent) are owner-occupied, 36,015 (40.5 percent) are renter-occupied, and 9,069 (10.2 percent) are vacant. The median monthly gross rent in the AA was \$838. Of the 13,343 housing units located in the low-income CTs, only 17.9 percent owner-occupied, 68.2 are percent renter-occupied, and 14.0 are percent vacant. Of the 15,640 housing units located in moderate-income CTs, 34.1 percent are owner-occupied, 53.1 percent are renter-occupied, and 12.8 percent are vacant. The median age of housing stock was 44 years in low- and moderate-income CTs. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for low- and moderate-income individuals.

## Community Contact

We performed one community contact with a certified business development advisor serving the AA during this evaluation. The contact stressed the need for start-up and small business funding throughout the AA. The contact stated banks were conservative due to the COVID-19 pandemic, which makes it

hard to start a small business. The contact noted that local banks were doing well providing mortgages.

## **Scope of Evaluation in Illinois**

First Federal has one AA, and we completed a full-scope review of this AA.

### **LENDING TEST**

First Federal's performance under the Lending Test in Illinois is rated Satisfactory.

#### **Distribution of Loans by Income Level of the Geography**

*The bank exhibits excellent geographic distribution of loans in the State. We did not identify any unexplained conspicuous lending gaps in the AA.*

##### ***Home Mortgage Loans***

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution First Federal's home mortgage loan originations and purchases.

First Federal's geographic distribution of home mortgage loans within the AA is excellent. The bank's percentage of loans in low-income CTs significantly exceeded both the percentage of the AA's owner-occupied housing that is in low-income CTs, and the percentage of aggregate lending that occurred in low-income CTs. The bank's percentage of lending in moderate-income CTs was near both the percentage of the AA's owner-occupied housing that is in moderate-income CTs and the percentage of aggregate lending that occurred in moderate-income CTs. The bank's lending performance in the low-income CTs carried more weight in our analysis and conclusions, because the number of low-income CTs in the AA slightly exceeds the number of moderate-income CTs.

#### **Distribution of Loans by Income Level of the Borrower**

*The bank exhibits reasonable distribution of loans to individuals of different income levels.*

##### ***Home Mortgage Loans***

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of First Federal's home mortgage loan originations and purchases.

First Federal's distribution of home mortgage loans to borrowers of different income levels within its AA is reasonable. While the bank's percentage of loans originated or purchased to low-income borrowers was significantly less than the percentage of AA families that are low-income, it exceeded the percentage of aggregate lending that occurred to low-income borrowers. The bank's percentage of loans originated or purchased to moderate-income borrowers was near both the percentage of AA families that are moderate-income, and the percentage of aggregate lending that occurred to moderate-income borrowers.

#### **Responses to Complaints**

First Federal did not receive any complaints regarding its CRA performance during the evaluation period.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2019 – 12/31/2021	
<b>Bank Products Reviewed:</b>	Home loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Illinois</b>		
Champaign County	Full Scope	

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS: First Federal Savings Bank of Champaign-Urbana</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
First Federal Savings Bank of Champaign-Urbana	Satisfactory
<b>State:</b>	
Illinois	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Low-Income Geography:** A census tract with a median family income that is less than 50 percent of the area median income.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2019-2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	# Bank Loans	\$(000s) Bank Loans	% of Bank Total	Overall Market (#)	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	% of Aggregate Lending
Champaign County	938	154,130	100.0	7,320	5.5	8.1	3.5	12.1	7.1	7.7	57.6	53.1	59.6	24.7	31.2	29.0	0.1	0.4	0.3

Source: 2015 ACS Census, 01/01/2019 - 12/31/2021 bank data, and 2020 HMDA aggregate data..

Note: Due to rounding, totals may not equal 100.0%.

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2019-2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	# Bank Loans	\$(000s) Bank Loans	% of Bank Total	Overall Market (#)	% Families	% of Bank Loans	% of Aggregate Lending	% of Families	% of Bank Loans	% of Aggregate Lending	% Families	% of Bank Loans	% of Aggregate Lending	% of Families	% of Bank Loans	% of Aggregate Lending	% of Families	% of Bank Loans	% of Aggregate Lending
Champaign County	938	154,130	100.0	7,320	22.5	8.5	7.5	16.6	14.4	17.3	20.4	19.8	20.6	40.5	42.2	39.8	0.0	15.0	14.8

Source: 2015 ACS Census, 01/01/2019 - 12/31/2021 bank data, and 2020 HMDA aggregate data..

Note: Due to rounding, totals may not equal 100.0%.