



## **PUBLIC DISCLOSURE**

October 03, 2023

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

BankChampaign, National Association  
Charter Number: 16643

2101 South Neil  
Champaign, Illinois 61824

Office of the Comptroller of the Currency

2001 Butterfield Road  
Suite 400  
Downers Grove, Illinois 60515

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

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## Overall CRA Rating

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

The Lending Test is rated: **Satisfactory**

The Lending Test rating is based on BankChampaign, National Association's (BankChampaign or the bank) performance in the State of Illinois. The major factors that support this rating include:

- BankChampaign's geographic distribution of business loans (loans) among geographies of different income levels with its assessment area (AA) is reasonable.
- BankChampaign's distribution of loans to businesses of different sizes within its AA is reasonable.
- BankChampaign originated or purchased a majority of its business loans within its AA.
- BankChampaign's loan-to-deposit (LTD) ratio is more than reasonable.
- BankChampaign did not receive any complaints regarding its CRA performance during the evaluation period.

## Loan-to-Deposit Ratio

Considering BankChampaign's size and financial condition, and the credit needs of its AA, the bank's LTD ratio is more than reasonable. During the 10-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 88.4 percent. Over this period, the bank's quarterly LTD ratio ranged from a low of 80.2 percent to a high of 94.4 percent.

We compared BankChampaign's quarterly LTD ratio to the ratios of five similarly situated banks that were headquartered in BankChampaign's AA and that ranged in asset size from \$130 million to \$281 million. The combined average quarterly LTD ratio for the five similarly situated banks was 69.0 percent. BankChampaign was the third largest bank by total assets and had the highest average LTD ratio in this group.

## Lending in Assessment Area

BankChampaign originated or purchased a majority of its loans inside its AA during the evaluation period. Specifically, the bank originated or purchased 83.3 percent of its loans inside its AA. This analysis was performed at the bank level rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans</b>				<b>Total \$(000)s</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Business Loans	50	83.3	10	16.7	60	7,784	89.4	923	10.6	8,707

Source: Sample of 60 business loans originated between 1/1/2019 and 12/31/2021.

## Description of Institution

BankChampaign is a \$266.1 million (in total assets) intrastate financial institution headquartered in Champaign, Illinois. The bank is wholly owned by Market Place Bancshares, Inc, a one-bank holding company that also owns an insurance company named Market Place Insurance Services, Inc. and doing business as InsureChampaign.

BankChampaign has one AA that includes Champaign County in Illinois, which represents a portion of the Champaign-Urbana IL MSA (#16580). The bank has two deposit-taking ATMs located at its headquarters and a branch next to Market Place Shopping Center in north Champaign. The bank did not open or close any branches during the evaluation period. In addition to its branch network, the bank's delivery channels include internet and mobile banking. The bank offers conventional deposit and loan products as well as fiduciary asset management services.

As of December 31, 2021, BankChampaign's loan portfolio totaled \$181.7 million, or 68.3 of the bank's total assets. Tier 1 capital totaled \$25.6 million. The below table below describes loan portfolio mix.

<b>Loan Portfolio Summary by Loan Product</b>	
<b>Loan Category</b>	<b>% of Outstanding Dollars</b>
Business Loans, including commercial real estate	54.2
Home Loans, including multifamily loans	39.5
Farm Loans, including farmland	6.1
Consumer loans	0.2

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

BankChampaign's business strategy is to provide loan, deposit, and wealth management services to owners of small and mid-size businesses located in Champaign County, in addition to offering retail loan and deposit products to consumers in the same geographic area. There are no known financial impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and neighborhoods. BankChampaign received an "Outstanding" rating as a result of its last CRA evaluation, dated November 5, 2019.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated BankChampaign's CRA performance using Small Bank examination procedures, which assess the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review was from January 1, 2019, to December 31, 2021. Based upon our review of loans originated or purchased during the evaluation period, the bank's primary lending product was business loans. We reviewed a random sample of 60 business loans for the Lending in the Assessment Area test, and a sample of 60 business loans within the AA for the geographic and income distribution tests.

For analysis purposes, we compared BankChampaign's lending performance to demographic data from the 2015 American Community Survey (ACS) U.S. Census, 2021 Dun and Bradstreet (D&B) Data, and Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2021. No affiliate activity was included in this analysis. Refer to the table in Appendix A for more information on the scope of the review.

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

BankChampaign has one AA, and we completed a full-scope review for this AA.

### **Ratings**

BankChampaign's overall rating is based on a full-scope review of the AA.

## **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 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: Satisfactory**

#### **The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- BankChampaign's geographic distribution of loans among geographies of different income levels with its AA is reasonable.
- BankChampaign's distribution of loans to businesses of different sizes within its AA is reasonable.
- BankChampaign originated or purchased a majority of its loans within its AA.
- BankChampaign's LTD ratio is more than reasonable.
- BankChampaign did not receive any complaints regarding its CRA performance during the evaluation period.

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

BankChampaign's AA consists of all 42 census tracts (CTs) in Champaign County, which is a portion of the Champaign-Urbana MSA (#16580). It would be difficult for the bank to service the entire two-county MSA (including Piatt County) with both of the bank's branches being located within the city of Champaign. The AA has eight low-income CTs, seven moderate-income CTs, 17 middle-income CTs, nine upper-income CTs and two CTs have not been assigned an income designation. The bank's main branch is in an upper-income CT, the other is in a moderate-income CT. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income CTs. Champaign is the county seat of Champaign County, and is located 135 miles southwest of Chicago, Illinois, and 179 miles northeast of St Louis, Missouri.

In response to the COVID-19 pandemic, the bank offered Paycheck Protection Plan (PPP) loans to commercial borrowers to provide relief from hardships caused by the pandemic. During the evaluation period, the bank originated 209 PPP loans totaling \$27.9 million. These PPP loans are small loans to businesses, and are included in the primary product reviewed for this evaluation period.

#### *Competition*

Competition for deposits in the AA is strong. According to the June 30, 2021, FDIC Deposit Market Share Report, BankChampaign's deposits from within the AA totaled \$207 million, or 3.0 percent of the area's total market share. BankChampaign ranked 6<sup>th</sup> out of 29 deposit-taking institutions in the AA.

The five largest institutions for deposit market share in the AA were Busey Bank, J.P. Morgan Chase Bank, PNC Bank, CIBM Bank, and First Mid Bank and Trust N.A. These four institutions had 69.0 percent of deposits in the AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Champaign County</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
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 the 2015 ACS Census data, the AA has a population of 205,766 people, with 29,352 (14.3 percent) residing the AA's low-income CTs, 34,512 (16.8 percent) residing in the moderate-income CTs, and 89,681 (43.6 percent) residing in the middle-income CTs, 41,133 (20.0 percent) residing in the upper-income CTs, and 11,088 (5.4 percent) residing in the NA CTs. The median family income within the AA is \$70,634.

### *Employment and Economic Factors*

According to the Bureau of Labor Statistics, unemployment rates in the AA were improving until the COVID-19 pandemic began in March 2020. Unemployment rates for the AA have improved from the peak unemployment rates in April 2020 and are better than both the state and national averages. The state and national unemployment rates were 6.1 percent and 5.5 percent, respectively, as of December 31, 2021.

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
Champaign County	3.6%	6.6%	5.0%	11.1%
State of Illinois	4.0%	9.3%	6.1%	17.7%
National	3.7%	8.1%	5.5%	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 March 1, 2023.*

The five largest employers in the area include the University of Illinois, The Carle Foundation Hospital, Kraft Foods Inc, Parkland College, and Provena Covenant Medical Center. Based on 2015 ACS Census data and 2021 Dun and Bradstreet (D&B) data, there are 13,446 business in the AA, with 1,472 (10.5 percent) in low-income CTs, 2,463 (18.3 percent) in moderate-income CTs, 5,650 (42.0 percent) in middle-income CTs, 3,546 (26.4 percent) in upper-income CTs, and 315 (2.3 percent) in the NA CTs. Within the AA, 81.8 percent of businesses are small businesses with gross annual revenues of \$1 million or less, 4.6 percent of businesses have gross annual revenues over \$1 million and 13.6 percent of businesses did not report revenue information.

### *Community Contact*

We considered input from community contacts with two established regional economic development organizations serving the AA during this evaluation. Identified credit needs according to the community contacts include small business start-up loans, bi-lingual financial services and financial literacy education, home mortgage down payment assistance, and support for organizations providing economic development.

## **Scope of Evaluation in Illinois**

We completed a full-scope review of BankChampaign's single AA.

## **Lending Test**

BankChampaign's performance under the Lending Test in Illinois is rated **Satisfactory**

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, BankChampaign's performance in the State of Illinois is adequate.

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

BankChampaign's distribution of loans to geographies of different income levels in the state of Illinois is reasonable. We did not identify any unexplained conspicuous lending gaps in the AA.

### ***Small Loans to Businesses***

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of BankChampaign's originations and purchases of small loans (loans with original amounts of \$1 million or less) to businesses.

BankChampaign's distribution of small loans to businesses in geographies of different income levels within the AA is reasonable. The bank's percentage of small loans to businesses in low-income CTs is reasonably near both the percentage of the AA's businesses located in the low-income CTs and the percentage of aggregate lending that occurred in the low-income CTs. The bank's percentage of small loans to businesses in moderate-income CTs is below the percentage of the AA's businesses located in the moderate-income CTs, but reasonably near the percentage of aggregate lending that occurred in the moderate-income CTs.

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

BankChampaign's distribution of loans to businesses of different sizes is reasonable, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses. The bank's distribution of small loans to businesses of different sizes within the AA is reasonable. The bank's percentage of loans originated or purchased to businesses with \$1 million or less in annual revenue was near the percentage of AA businesses with \$1 million or less in annual revenue, and significantly exceeded the percentage of aggregate lending that occurred to businesses with \$1 million or less in annual revenue.

### **Responses to Complaints**

BankChampaign did not receive any complaints regarding its CRA performance during the evaluation.

## **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>	(1/1/2019 to 12/31/2021)	
<b>Bank Products Reviewed:</b>	Small Business 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>
State of Illinois		
Champaign County	Full-scope	

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS - BankChampaign, National Association</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
BankChampaign, National Association	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 low- and moderate-income 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.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography (Census Tract) 2019-2021</b>																			
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending
Champaign County AA	60	9,056	100	3,313	10.9	8.3	11.4	18.3	11.7	16.1	42.0	41.7	45.1	26.4	38.3	26.5	2.3	0	1.0

*Source: 2021 D&B Data; Sample of 60 loans in the AA originated 01/01/2019 – 12/31/2021; 2021 CRA aggregate data.  
Note: Due to rounding, totals may not equal 100.0%.*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2019-2021</b>											
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= \$1 million			Businesses with Revenues > \$1 million		Businesses with Revenues Not Available	
	#	\$(000)s	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	% of Businesses	% of Bank Loans
Champaign County AA	60	9,056	100	3,313	81.8	76.7	44.6	4.3	21.7	13.9	1.6

*Source: 2021 D&B Data; Sample of 60 loans in the AA originated 01/01/2019 – 12/31/2021; 2021 CRA aggregate data.  
Note: Due to rounding, totals may not equal 100.0%.*