



PUBLIC DISCLOSURE

November 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Atlanta National Bank
Charter Number 3711

105 Southwest Church Street
Atlanta, Illinois 61723

Office of the Comptroller of the Currency

211 Fulton Street
Suite 604
Peoria, Illinois 61602

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on satisfactory performance in the state of Illinois.
- The bank originates a majority of its loans within its assessment areas (AAs).

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio (LTD) is reasonable. The bank's quarterly average LTD ratio is poor. The Atlanta National Bank's (ANB) quarterly average LTD ratio is 37.7 percent for the period from September 30, 2018 to September 30, 2023. The bank reported a low of 33.3 percent and a high of 43.9 percent. ANB ranks sixth of seven similarly sized FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions ranged in asset size from \$17.6 million to \$96.2 million and reported quarterly average LTD ratios ranging from 36.9 percent to 87.8 percent during the same evaluation period.

The bank originated 978 loans between January 1, 2019 and December 31, 2021. The LTD ratio was negatively impacted by a high level of competition for agricultural, business, and residential lending and the generally small dollar size of the consumer loans originated.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 75.0 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

| 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 | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Farm | 36 | 90.0 | 4 | 10.0 | 40 | 2,788 | 86.5 | 437 | 13.5 | 3,225 |
| Business | 24 | 60.0 | 16 | 40.0 | 40 | 1,056 | 47.0 | 1,192 | 53.0 | 2,248 |
| Total | 60 | 75.0 | 20 | 25.0 | 80 | 3,844 | 70.2 | 1,629 | 29.8 | 5,473 |

Description of Institution

The Atlanta National Bank is an intrastate institution headquartered in Atlanta, Illinois with total assets of \$69.5 million as of September 30, 2023. The bank is wholly owned by ANB Bancorp, Inc., a one-bank holding company. ANB Bancorp, Inc. operations do not negatively impact the bank's ability to meet the credit needs of the community and neither the bank nor its holding company own any subsidiaries.

The bank has one rating area in the state of Illinois. The bank has two legal AAs, a Non-MSA AA (Non-MSA), consisting of a portion of Logan county and portion of DeWitt county, and the Bloomington MSA AA (Bloomington MSA) consisting of a portion of McLean county. The bank has two offices within the AAs, one located in Atlanta, Illinois servicing the Non-MSA and another in McLean, Illinois servicing the Bloomington MSA. The bank has one ATM located at the Atlanta, Illinois branch.

There have been no changes to the bank's strategy since the last CRA evaluation. ANB's mission is to provide the best customer service possible by employing a dedicated and experienced staff. ANB serves its customers with a range of traditional lending products including agricultural, business, consumer, and residential lending. Internet banking is available to customers. Please refer to the bank's public file for a full listing of services.

The bank reported net loans and leases of \$27.3 million, which represent 39.3 percent of total assets at September 30, 2023. The bank reported tier 1 capital of \$9.1 million. Commercial loans represent the largest portfolio at \$12.2 million (44.4 percent), followed by agricultural loans at \$7.5 million (27.2 percent), residential real estate loans at \$5.3 million (19.3 percent), and consumer loans at \$2.5 million (9.2 percent).

There are no financial, legal, or other factors impeding ANB's ability to help meet the credit needs of the bank's AAs.

The bank's previous CRA rating was Outstanding, which the OCC determined using the Small Bank evaluation procedures detailed in the PE dated October 22, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is from the previous CRA evaluation of October 22, 2018 through November 13, 2023. We assessed the bank under the Small Bank evaluation procedures, which includes a Lending Test.

The Lending Test evaluated loans originated or purchased between January 1, 2019, and December 31, 2021, and were compared to the 2015 American Community Survey Census Data. Due to timing, peer aggregate lending data for 2022 was not available at the time of this report. Thus, loans originated during the 2022 calendar year are not included as the analysis would not be meaningful without 2022 peer aggregate lending data. Lending Test performance is based on a sample of loans originated or purchased, not full population data. Performance is considered in context.

The primary loan products for the evaluation were determined to be agricultural and commercial loans due to the number and dollar amount of loans originated and purchased between January 1, 2019 and December 31, 2021.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is based on the State of Illinois rating.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The borrower distribution of loans reflects reasonable performance.

Description of Institution's Operations in Illinois

In the Illinois rating area, the bank has two legal AAs. The Non-MSA has one branch and one ATM. The Bloomington MSA has one branch and no ATMs. Both branches offer lobby and drive-up services and also offer banking services on Saturdays. ANB's lending strategy is focused on agricultural and commercial lending.

Competition for deposits and loans is moderate. ANB competes with local and regional lenders for commercial and agricultural loans, with competing institutions including financial cooperative Compeer, state and national banks, and credit unions.

The bank holds \$50.3 million in deposits in the Non-MSA and ranks sixth, holding 4.4 percent market share, out of 12 institutions competing for the area's \$1.2 billion in deposits. The top five institutions in the AA hold an 80.1 percent market share.

The bank holds \$10.4 million in deposits in the Bloomington MSA and ranks twenty fourth, holding 0.3 percent market share, out of 25 institutions competing for the area's \$4.2 billion in deposits. The top five institutions in the AA hold a 72.9 percent market share.

The local economy of the two AAs is stable. The annual unemployment rates for 2019 in Logan, DeWitt, and McLean counties were 4.2 percent, 4.2 percent, and 3.6 percent, respectively, compared to 4.0 percent in the state of Illinois. In 2020, during the Covid-19 pandemic, unemployment rates increased to 6.9 percent, 6.8 percent, and 6.9 percent, respectively, for the three counties compared to 9.3 percent for the state of Illinois. In 2021, unemployment rates fell to 4.9 percent, 5.1 percent, and 4.7 percent, respectively, for the three counties compared to 6.1 percent in the state of Illinois.

There are no low or moderate-income CTs in the bank's AAs.

The top five employment industries within the AAs are healthcare and human services, manufacturing, retail trade, educational services, and transportation/warehousing according to the Illinois Department of Commerce & Economic Opportunity data.

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

We reviewed two community contact interviews that were performed following the Covid-19 pandemic. The interviews were with two local economic development councils. The contacts noted a stable economy following the Covid-19 pandemic. Both contacts noted needs for commercial loans to small businesses and startups, as well as housing loans and education. The contacts did not have any adverse perceptions of the bank.

Non-MSA AA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|--------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Non-MSA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 7 | 0.0 | 0.0 | 85.7 | 14.3 | 0.0 |
| Population by Geography | 23,689 | 0.0 | 0.0 | 84.1 | 15.9 | 0.0 |
| Housing Units by Geography | 11,139 | 0.0 | 0.0 | 85.5 | 14.5 | 0.0 |
| Owner-Occupied Units by Geography | 6,992 | 0.0 | 0.0 | 81.4 | 18.6 | 0.0 |
| Occupied Rental Units by Geography | 3,262 | 0.0 | 0.0 | 95.6 | 4.4 | 0.0 |
| Vacant Units by Geography | 885 | 0.0 | 0.0 | 80.9 | 19.1 | 0.0 |
| Businesses by Geography | 1,346 | 0.0 | 0.0 | 88.1 | 11.9 | 0.0 |
| Farms by Geography | 164 | 0.0 | 0.0 | 82.9 | 17.1 | 0.0 |
| Family Distribution by Income Level | 6,795 | 20.3 | 15.3 | 21.4 | 42.9 | 0.0 |
| Household Distribution by Income Level | 10,254 | 25.0 | 13.8 | 16.7 | 44.5 | 0.0 |
| Median Family Income Non-MSAs - IL | | \$59,323 | Median Housing Value | | | \$102,183 |
| | | | Median Gross Rent | | | \$623 |
| | | | Families Below Poverty Level | | | 13.1% |
| <i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

Bloomington MSA

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|-------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Bloomington MSA | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 1 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Population by Geography | 3,731 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Housing Units by Geography | 1,601 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 1,194 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 221 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Vacant Units by Geography | 186 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Businesses by Geography | 231 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Farms by Geography | 53 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 1,088 | 11.9 | 18.0 | 29.1 | 40.9 | 0.0 |
| Household Distribution by Income Level | 1,415 | 13.9 | 15.4 | 19.5 | 51.2 | 0.0 |
| Median Family Income MSA - 14010 Bloomington, IL MSA | | \$83,034 | Median Housing Value | | | \$139,800 |
| | | | Median Gross Rent | | | \$746 |
| | | | Families Below Poverty Level | | | 3.9% |
| <i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

Scope of Evaluation in Illinois

The Non-MSA and Bloomington MSA both received full-scope reviews. Refer to Appendix A for more information. The Non-MSA received greater weight in our analysis as a majority of deposits and loans are derived from this AA. Agricultural lending received more weight than commercial lending due to greater volume, both number and dollar value, of loan originations.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Non-MSA and Bloomington MSA is good.

Distribution of Loans by Income Level of the Geography

There are no low- or moderate-income geographies in the Non-MSA or the Bloomington MSA and thus this analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Farms

Refer to Table T in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms reflects a reasonable distribution.

Non-MSA:

For 2019-2021, the distribution of agricultural loans reflected reasonable penetration. The proportion of lending to small farms is near the percentage of small farms in the AA and significantly exceeds the aggregate distribution of loans to small farms in the AA.

Bloomington MSA:

For 2019-2021, a sufficient volume of agricultural loans were not originated or purchased in the AA for a meaningful analysis.

Small Loans to Businesses

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

The distribution of small loans to businesses reflects a reasonable distribution.

Non-MSA:

For 2019-2021, the distribution of commercial loans reflected reasonable penetration. The proportion of lending to small businesses is near the percentage of small businesses in the AA and significantly exceeds the aggregate distribution of loans to small farms in the AA.

Bloomington MSA:

For 2019-2021, the distribution of commercial loans reflected reasonable penetration. The proportion of lending to small businesses is near the percentage of small businesses in the AA and significantly exceeds the aggregate distribution of loans to small farms in the AA.

Responses to Complaints

The bank did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

Appendix A: Scope of Examination

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

| | | |
|---|--|---|
| Time Period Reviewed: | Lending Test: January 1, 2019 to December 31, 2021 | |
| Bank Products Reviewed: | Small business and small farm | |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| State | | |
| Illinois | | |
| Non-MSA | Full scope | Portion of Logan County: 9529, 9530, 9531, 9532, 9533, 9534 Portion of DeWitt County: 9716 |
| Bloomington MSA | Full scope | Portion of McLean County: 60 |

Appendix B: Summary of State Rating

| RATINGS | The Atlanta National Bank |
|---------------------------|---------------------------|
| Overall Bank: | Lending Test Rating |
| The Atlanta National Bank | Satisfactory |
| State: | |
| Illinois | Satisfactory |

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -**
Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

| Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|--|----------------------|--------------|------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|--------------|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| Bloomington MSA | 11 | 5,369 | 67.7 | 105 | 98.1 | 63.6 | 75.2 | 1.9 | 36.4 | 0.0 | 0.0 |
| Non-MSA | 36 | 2,561 | 32.3 | 168 | 96.3 | 88.9 | 51.2 | 0.0 | 0.0 | 3.7 | 11.1 |
| Total | 47 | 7,930 | 100 | 273 | 96.8 | 76.3 | 60.4 | 0.5 | 18.2 | 2.8 | 5.6 |

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|---|---------------------------------|--------------|------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Bloomington MSA | 22 | 926 | 31.1 | 82 | 77.5 | 72.7 | 47.6 | 5.2 | 9.1 | 17.3 | 18.2 |
| Non-MSA | 29 | 2,047 | 68.9 | 320 | 77.2 | 69.0 | 49.4 | 5.1 | 10.3 | 17.7 | 20.7 |
| Total | 51 | 2,973 | 100 | 402 | 77.2 | 70.9 | 49.0 | 5.1 | 9.7 | 17.6 | 19.5 |

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.