



## **PUBLIC DISCLOSURE**

August 7, 2023

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

First National Bank in Amboy  
Charter Number 14244

220 East Main Street  
Amboy, Illinois 61310

Office of the Comptroller of the Currency  
Peoria Office  
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 area (AA).
- The loan-to-deposit (LTD) ratio is reasonable.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The bank had a quarterly average LTD ratio of 49.1 percent over the sixteen quarter period from January 1, 2019 to December 31, 2022. The bank had a quarterly low of 35.0 percent and a quarterly high of 59.7 percent. The bank ranked eighth out of nine similarly sized and located institutions serving its AA. Comparable institutions reviewed ranged in size from \$312.2 million to \$835.3 million and reported quarterly average LTDs from 30.1 percent to 86.7 percent.

### Lending in Assessment Area

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

The bank originated and purchased 83 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

| <b>Lending Inside and Outside of the Assessment Area</b> |                 |    |         |    |            |                                 |    |         |    |                   |
|--|-----------------|----|---------|----|------------|---------------------------------|----|---------|----|-------------------|
| Loan Category  | Number of Loans |    |         |    | Total<br># | Dollar Amount of Loans \$(000s) |    |         |    | Total<br>\$(000s) |
|  | Inside          |    | Outside |    |            | Inside                          |    | Outside |    |                   |
|  | #               | %  | #       | %  |            | \$                              | %  | \$      | %  |                   |
| Home Mortgage  | 26              | 81 | 6       | 19 | 32         | 3,508                           | 89 | 432     | 11 | 3,940             |
| Small Farm   | 27              | 84 | 5       | 16 | 32         | 3,973                           | 69 | 1,756   | 31 | 5,729             |
| Total  | 53              | 83 | 11      | 17 | 64         | 7,481                           | 77 | 2,188   | 23 | 9,669             |

*Source: Sample of home mortgage and farm loans originated or purchased from January 1, 2019, to December 31, 2021.*

## Description of Institution

The First National Bank in Amboy (bank or FNBA) is an intrastate institution headquartered in Amboy, Illinois with total assets of \$260.9 million as of March 31, 2023. The bank is wholly owned by Amboy Bancorp, Inc., a one-bank holding company. Neither the holding company nor FNBA own any other

subsidiaries. This does not negatively impact the bank's ability to meet the credit needs of the community.

The bank has one rating area in the state of Illinois. The bank has one legal AA, a Non-MSA AA (Non-MSA), consisting of Lee County and portions of Ogle and Whiteside Counties. The AA includes 16 census tracts (CTs); nine CTs in Lee County, five CTs in Ogle County, and two CTs in Whiteside County. Three of the five CTs in Ogle County are new as of this evaluation. These CTs were added due to the opening of a new branch in Ogle County. There were no other branch closings or openings since the previous CRA evaluation.

There have been no changes to the bank's strategy since the last CRA evaluation. FNBA's strategy is to provide financial products and services to meet the needs of the customers in the communities they serve. The bank offers a full range of deposit and loan products and services. Internet, mobile, and telephone banking are available to bank customers. Please refer to the bank's public file for a full listing of services.

The bank reported net loans and leases of \$97.3 million, which are 37.3 percent of total assets at March 31, 2023. The bank reported tier 1 capital of \$27.0 million. Agricultural loans represent the largest portfolio at \$51.9 million (52.2 percent), followed by commercial loans at \$20.4 million (20.5 percent), residential real estate loans at \$20.2 million (20.3 percent), and consumer loans at \$7.0 million (7.0 percent).

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

The bank's previous CRA rating was Satisfactory, which the OCC determined using the Small Bank evaluation procedures detailed in the Performance Evaluation dated April 26, 2019.

## **Scope of the Evaluation**

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

The evaluation period is from the previous CRA evaluation of April 26, 2019 through August 7, 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 residential real estate loans and agricultural 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 Illinois<sup>1</sup>:** 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 one legal AA. The Non-MSA has six branches and six ATMs. All branches are full-service with loan officers available to provide lending products. All branches offer lobby and drive-up services and also offer banking services on Saturdays.

Competition for deposits and lending products is moderate. FNBA competes with local and regional lenders, with competing institutions including state and national banks, as well as credit unions. The bank's strongest competition is in the agricultural market.

The bank holds \$245.1 million in deposits in the Non-MSA and ranks eighth, holding 5.6 percent market share, out of 25 institutions competing for the area's \$4.3 billion in deposits. The top five institutions in the AA hold a 47.5 percent market share.

The annual unemployment rates for 2019 in Lee, Ogle, and Whiteside Counties were 3.8 percent, 4.7 percent, and 4.1 percent, compared to 4.0 percent for the state of Illinois. In 2020, during the Covid-19 pandemic, unemployment rates increased to 6.9 percent, 8.3 percent, and 8.1 percent for the three counties, compared to 9.3 percent for the state of Illinois. In 2021, unemployment fell to 4.6 percent, 5.9 percent, and 5.0 percent for the three counties compared to 6.1 percent for the state of Illinois.

The Non-MSA has no low-income CTs and one moderate-income CT. The moderate-income CT is located in the western portion of the city of Dixon and is more urban, which limits agricultural lending.

The top five employment industries within the AA are manufacturing, healthcare and social assistance, retail trade, educational services, and transportation and warehousing according to the Illinois Department of Commerce & Economic Opportunity data. Leading employers include the local hospital and healthcare facilities, ComEd, Raynor Manufacturing Co, and local school districts.

We reviewed two community contact interviews, one that was performed prior to the Covid-19 pandemic and one that was performed after. The interviews were with a local realty company and an economic development corporation. The contacts noted community needs include residential loan programs for low-income borrowers, financing for local downtown redevelopment programs, and

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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.

support for local startup businesses. The contacts did not have any adverse perceptions of local area institutions.

## Non-MSA

| Table A – Demographic Information of the Assessment Area   |        |               |                              |                  |                 |               |
|--|--------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Non-MSA   |        |               |                              |                  |                 |               |
| Demographic Characteristics  | #      | Low<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census Tracts)  | 16     | 0.0           | 6.3                          | 62.5             | 31.3            | 0.0           |
| Population by Geography  | 66,950 | 0.0           | 5.1                          | 62.0             | 32.9            | 0.0           |
| Housing Units by Geography   | 28,672 | 0.0           | 5.5                          | 61.5             | 32.9            | 0.0           |
| Owner-Occupied Units by Geography  | 20,110 | 0.0           | 4.5                          | 58.2             | 37.3            | 0.0           |
| Occupied Rental Units by Geography   | 5,901  | 0.0           | 9.0                          | 72.6             | 18.4            | 0.0           |
| Vacant Units by Geography  | 2,661  | 0.0           | 5.9                          | 61.5             | 32.5            | 0.0           |
| Businesses by Geography  | 3,784  | 0.0           | 6.2                          | 64.1             | 29.7            | 0.0           |
| Farms by Geography   | 456    | 0.0           | 2.0                          | 57.9             | 40.1            | 0.0           |
| Family Distribution by Income Level  | 17,374 | 14.6          | 17.0                         | 21.2             | 47.2            | 0.0           |
| Household Distribution by Income Level   | 26,011 | 18.3          | 15.5                         | 16.6             | 49.6            | 0.0           |
| Median Family Income Non-MSAs - IL   |        | \$59,323      | Median Housing Value         |                  |                 | \$126,296     |
|  |        |               | Median Gross Rent            |                  |                 | \$683         |
|  |        |               | Families Below Poverty Level |                  |                 | 6.5%          |
| <i>Source: 2015 ACS and 2021 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |        |               |                              |                  |                 |               |

## Scope of Evaluation in Illinois

We performed a full-scope review of the bank's single AA. See Appendix A for more information.

We gave the borrower distribution performance more weight than the geographic distribution performance due to the limited number of low-to-moderate income (LMI) CTs.



## **LENDING TEST**

The bank'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, the bank's performance in the AA is good.

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

The bank exhibits a reasonable geographic distribution of loans in the State.

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

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans reflects a reasonable distribution.

There are no low-income CTs. The proportion of lending in the single moderate-income CT is near to the percent of owner-occupied housing units and exceeds the aggregate distribution. Opportunities for owner-occupied housing lending in the one moderate-income CT may be limited as the CT accounts for 4.5 percent of all owner-occupied units in the AA.

#### ***Small Loans to Farms***

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

The distribution of loans to farms reflects very poor distribution.

There are no low-income CTs. The bank did not originate or purchase any agricultural loans in the one moderate-income CT. Agricultural lending in the moderate-income CT is limited as there are nine farms in the CT, per demographic data. Additionally, there were no small farm loans reported by CRA reporters. While the analysis was considered, less weight was placed on geographic performance for small loans to farms.

#### ***Lending Gap Analysis***

We did not identify any unexplained, conspicuous lending gaps.

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

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

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

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

The distribution of home mortgage loans reflects a reasonable distribution.

The proportion of lending to low-income families is less than the percentage of low-income families but is near to the aggregate distribution. The proportion of lending to moderate-income families exceeds both the percentage of moderate-income families and the aggregate distribution.

### ***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 loans to farms reflects a reasonable distribution.

The proportion of lending to small farms is near to the percentage of farms and exceeds the aggregate distribution.

### **Responses to Complaints**

The bank did not receive any complaints about its performance in helping to meet the credit needs of its AA 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>                            | Lending Test: January 1, 2019 to December 31, 2021 |  |
| <b>Bank Products Reviewed:</b>                          | Home mortgage and small farm loans                 |  |
| <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>Illinois</b>   |  |  |
| Non-MSA   | Full-Scope   | All of Lee county, portions of Ogle and Whiteside counties |
|   |  |  |
|   |  |  |

## Appendix B: Summary of MMSA and State Ratings

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| RATINGS                      | First National Bank in Amboy |
|------------------------------|------------------------------|
| Overall Bank:                | Lending Test Rating          |
| First National Bank in Amboy | Satisfactory                 |
| MMSA or 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

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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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (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.

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2019-21**

| Assessment Area: | Total Home Mortgage Loans |              |            |                | Low-Income Tracts                 |              |            | Moderate-Income Tracts            |              |            | Middle-Income Tracts              |              |             | Upper-Income Tracts               |              |             | Not Available-Income Tracts       |              |            |
|------------------|---------------------------|--------------|------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|
|                  | #                         | \$           | % of Total | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate  | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate  | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate   | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate   | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate  |
| Non-MSA          | 26                        | 3,508        | 100        | 2,034          | 0.0                               | 0.0          | 0.0        | 4.5                               | 3.8          | 3.1        | 58.3                              | 80.8         | 58.7        | 37.3                              | 15.4         | 38.3        | 0.0                               | 0.0          | 0.0        |
| <b>Total</b>     | <b>26</b>                 | <b>3,508</b> | <b>100</b> | <b>2,034</b>   | <b>0.0</b>                        | <b>0.0</b>   | <b>0.0</b> | <b>4.5</b>                        | <b>3.8</b>   | <b>3.1</b> | <b>58.3</b>                       | <b>80.8</b>  | <b>58.7</b> | <b>37.3</b>                       | <b>15.4</b>  | <b>38.3</b> | <b>0.0</b>                        | <b>0.0</b>   | <b>0.0</b> |

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2019-21**

| Assessment Area: | Total Home Mortgage Loans |              |            |                | Low-Income Borrowers |              |            | Moderate-Income Borrowers |              |             | Middle-Income Borrowers |              |             | Upper-Income Borrowers |              |             | Not Available-Income Borrowers |              |             |
|------------------|---------------------------|--------------|------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|
|                  | #                         | \$           | % of Total | Overall Market | % Families           | % Bank Loans | Aggregate  | % Families                | % Bank Loans | Aggregate   | % Families              | % Bank Loans | Aggregate   | % Families             | % Bank Loans | Aggregate   | % Families                     | % Bank Loans | Aggregate   |
| Non-MSA          | 26                        | 3,508        | 100        | 2,034          | 14.6                 | 3.8          | 5.2        | 17.0                      | 23.1         | 17.4        | 21.2                    | 19.2         | 21.2        | 47.2                   | 53.8         | 38.6        | 0.0                            | 0.0          | 17.7        |
| <b>Total</b>     | <b>26</b>                 | <b>3,508</b> | <b>100</b> | <b>2,034</b>   | <b>14.6</b>          | <b>3.8</b>   | <b>5.2</b> | <b>17.0</b>               | <b>23.1</b>  | <b>17.4</b> | <b>21.2</b>             | <b>19.2</b>  | <b>21.2</b> | <b>47.2</b>            | <b>53.8</b>  | <b>38.6</b> | <b>0.0</b>                     | <b>0.0</b>   | <b>17.7</b> |

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA 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.

| <b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b> |                      |              |            |                |                   |              |            |                        |              |            |                      |              |             |                     |              |             |                             |              | <b>2019-21</b> |  |
|---|----------------------|--------------|------------|----------------|-------------------|--------------|------------|------------------------|--------------|------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|----------------|--|
| Assessment Area:  | Total Loans to Farms |              |            |                | Low-Income Tracts |              |            | Moderate-Income Tracts |              |            | Middle-Income Tracts |              |             | Upper-Income Tracts |              |             | Not Available-Income Tracts |              |                |  |
|   | #                    | \$           | % of Total | Overall Market | % Farms           | % Bank Loans | Aggregate  | % Farms                | % Bank Loans | Aggregate  | % Farms              | % Bank Loans | Aggregate   | % Farms             | % Bank Loans | Aggregate   | % Farms                     | % Bank Loans | Aggregate      |  |
| Non-MSA   | 27                   | 3,973        | 100        | 106            | 0.0               | 0.0          | 0.0        | 2.0                    | 0.0          | 0.0        | 57.9                 | 59.3         | 62.3        | 40.1                | 40.7         | 37.7        | 0.0                         | 0.0          | 0.0            |  |
| <b>Total</b>  | <b>27</b>            | <b>3,973</b> | <b>100</b> | <b>106</b>     | <b>0.0</b>        | <b>0.0</b>   | <b>0.0</b> | <b>2.0</b>             | <b>0.0</b>   | <b>0.0</b> | <b>57.9</b>          | <b>59.3</b>  | <b>62.3</b> | <b>40.1</b>         | <b>40.7</b>  | <b>37.7</b> | <b>0.0</b>                  | <b>0.0</b>   | <b>0.0</b>     |  |

*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%*

| <b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b> |                      |              |            |                |                            |              |             |                           |              |                                   |              | <b>2019-21</b> |  |
|---|----------------------|--------------|------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|--------------|----------------|--|
| 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 |                |  |
| Non-MSA   | 27                   | 3,973        | 100        | 106            | 97.8                       | 88.9         | 41.5        | 1.5                       | 11.1         | 0.7                               | 0.0          |                |  |
| <b>Total</b>  | <b>27</b>            | <b>3,973</b> | <b>100</b> | <b>106</b>     | <b>97.8</b>                | <b>88.9</b>  | <b>41.5</b> | <b>1.5</b>                | <b>11.1</b>  | <b>0.7</b>                        | <b>0.0</b>   |                |  |

*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.